

SERFF Tracking Number: MULF-126946509 State: District of Columbia
Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
Company Tracking Number: 2010 GLTC INFORCE RATE FILING
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: GLTC 2010 INFORCE RATE FILING
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
PENDING/LE Monica Myers GAL OPINION		10/11/2011	10/11/2011

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Disposition

Disposition Date: 10/11/2011

Implementation Date:

Status: PENDING/LEGAL OPINION

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
John Hancock Life Insurance Company (USA)	42.700%	42.700%	\$704,519	1,660	\$1,651,291	100.000%	0.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Justification		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	NAIC Transmittal		Yes
Supporting Document	response to 5-9-11 objection letter		Yes
Supporting Document	Response to 9/21 objection letter		Yes
Rate	Rate Table		Yes
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
John Hancock Life Insurance Company (USA)	42.700%	42.700%	\$704,519	1,660	\$1,651,291	100.000%	0.000%

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
	Rate Table	P-FACE(2002-2)	Revised	Previous State Filing Number: Percent Rate Change Request: 44.800	P-FACE (2002-2) Rates.pdf
	Rate Table	P-FACE(2004)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.500	P-FACE (2004) Rates.pdf

Appendix B
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	Future Purchase Option Benefit Period							ABI Option: (5% Compound Inflation) Benefit Period						
	2	3	4	5	6	10	Life	2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	2.34	2.58	2.76	2.88	3.02	3.82	4.09
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	2.42	2.67	2.86	2.99	3.13	3.97	4.24
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	2.49	2.77	2.97	3.10	3.25	4.12	4.40
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	2.57	2.87	3.07	3.21	3.37	4.27	4.56
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	2.65	2.97	3.19	3.33	3.49	4.43	4.74
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	2.73	3.07	3.30	3.46	3.63	4.60	4.91
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	2.82	3.18	3.43	3.59	3.76	4.77	5.10
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	2.90	3.29	3.55	3.72	3.90	4.95	5.29
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	2.99	3.41	3.68	3.86	4.05	5.14	5.49
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	3.09	3.53	3.82	4.01	4.20	5.33	5.69
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	3.14	3.62	3.93	4.13	4.33	5.49	5.87
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	3.19	3.71	4.04	4.26	4.46	5.66	6.05
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	3.25	3.81	4.16	4.39	4.60	5.83	6.23
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	3.30	3.91	4.28	4.52	4.74	6.01	6.42
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	3.36	4.01	4.40	4.66	4.89	6.20	6.62
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	3.49	4.16	4.57	4.85	5.08	6.44	6.88
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	3.63	4.31	4.75	5.04	5.28	6.70	7.16
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	3.77	4.47	4.93	5.24	5.49	6.96	7.44
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	3.92	4.64	5.12	5.45	5.71	7.24	7.73
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	4.08	4.81	5.32	5.66	5.93	7.53	8.04
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	4.25	5.04	5.58	5.94	6.22	7.89	8.43
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	4.43	5.27	5.84	6.23	6.53	8.28	8.84
53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	4.62	5.51	6.12	6.53	6.85	8.68	9.28
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	4.82	5.77	6.42	6.85	7.18	9.11	9.73
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	5.03	6.03	6.72	7.18	7.53	9.55	10.20
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	5.39	6.47	7.22	7.72	8.09	10.26	10.96
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	5.77	6.93	7.75	8.18	8.42	11.02	11.77
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	6.12	7.42	8.20	8.47	8.72	11.84	12.65
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	6.34	7.68	8.48	8.76	9.03	12.31	13.52
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	6.56	7.95	8.78	9.07	9.34	12.74	13.99
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	6.84	8.28	9.15	9.45	9.73	13.27	14.58
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	7.12	8.63	9.53	9.84	10.14	13.83	15.19
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	7.42	8.99	9.93	10.26	10.56	14.40	15.82
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	7.73	9.36	10.34	10.69	11.01	15.01	16.38
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	8.05	9.76	10.78	11.13	11.47	15.63	16.83
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	8.42	10.20	11.27	11.64	11.99	16.35	17.50
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	8.80	10.66	11.78	12.17	12.53	17.03	18.19
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	9.20	11.15	12.31	12.72	13.10	17.68	18.89
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	9.62	11.65	12.87	13.30	13.70	18.34	19.59
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	10.06	12.18	13.46	13.90	14.32	19.00	20.30
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	10.81	13.17	14.55	15.03	15.48	19.90	21.26
72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	11.24	14.23	15.72	16.24	16.73	20.81	22.24
73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	11.66	14.87	16.99	17.55	18.08	21.74	23.23
74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	12.09	15.51	17.83	18.97	19.54	22.68	24.23
75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	12.51	16.15	18.58	20.19	21.12	23.62	25.24
76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	12.93	16.80	19.32	21.00	22.01	24.57	26.25
77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	13.33	17.44	20.05	21.80	22.84	25.50	27.25
78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	13.73	18.07	20.78	22.59	23.67	26.43	28.23
79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	14.10	18.69	21.49	23.36	24.48	27.33	29.20
80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	14.46	19.28	22.17	24.10	25.25	28.19	30.12
81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	15.90	21.21	24.39	26.51	27.78	31.01	33.13
82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	17.35	23.13	26.60	28.92	30.30	33.83	36.15
83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	19.23	25.64	29.48	32.05	33.59	37.50	40.06
84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	21.11	28.15	32.37	35.18	36.87	41.16	43.98

Appendix C

John Hancock Life Insurance Company

P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period

75% HHC benefit

Issue Age	ABI Option: (3.2% Compound Inflation) Benefit Period				
	2	3	4	5	6
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87

Appendix C

John Hancock Life Insurance Company

P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period

75% HHC benefit

Issue Age	ABI Option (2.3% Compound Inflation) Benefit Period	
	10	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98

Appendix B
John Hancock Life Insurance Company
P-FACE (2004)

Monthly Single Premium rates per \$5 of DMB

Issue Age	Future Purchase Option Benefit Period					ABI Option: (5% Compound Inflation) Benefit Period				
	2	3	4	5	6	2	3	4	5	6
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16

Appendix C
John Hancock Life Insurance Company
P-FACE (2004)

Rates to be used with Inflation Decrease Option Only

Monthly Single Premium rates per \$5 of DMB

Issue Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2	3	4	5	6
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16

SERFF Tracking Number: MULF-126946509 State: District of Columbia
 Filing Company: John Hancock Life Insurance Company (USA) State Tracking Number:
 Company Tracking Number: 2010 GLTC INFORCE RATE FILING
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
 Product Name: GLTC 2010 INFORCE RATE FILING
 Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification Comments: Attachments: DC Care Choice Filing Memo.pdf DC Corporate Choice Filing Memo.pdf		
Satisfied - Item: Cover Letter Comments: Attachment: DC rate cover letter.pdf		
Satisfied - Item: NAIC Transmittal Comments: Attachment: NAIC Life & Health Transmittal .pdf		
Satisfied - Item: response to 5-9-11 objection letter Comments: Three attachments (one letter, 2 updated Exhibits) in response to 5-9 objection letter. Attachments: Response to DC Objection 05-09-2011.pdf Updated GLTC 2002 Exhibit I.pdf Updated GLTC 2005 Exhibit I.pdf		

SERFF Tracking Number: MULF-126946509 State: District of Columbia
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Company Tracking Number: 2010 GLTC INFORCE RATE FILING
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: GLTC 2010 INFORCE RATE FILING
Project Name/Number: /

Item Status:

**Status
Date:**

Satisfied - Item: Response to 9/21 objection letter

Comments:

Attachment:

DC 9_28.pdf

**John Hancock Life Insurance Company (U.S.A.)
Group Long-Term Care Insurance Policy and Certificate
Actuarial Memorandum for Inforce Rate Increase**

**Policy Series P-FACE(2002-2), et al
January 10, 2011**

Product Name
Care Choice

Form Number
P-FACE(2002-2)

Issue Date Range
5/2004 to 1/2010

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series form. The purpose of this memorandum is to demonstrate that the requirements of this district in regards to an inforce rate increase request and new business rates have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for the certificate form:

P-FACE(2002-2)

This is a Group Long-Term care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

The Benefit trigger is determined based on the insured's cognitive impairment or his requiring substantial assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the qualification period up to:

Nursing Home (NH):

- (a) the Nursing Home Daily Maximum Benefit (NH DMB) elected for care received in a NH, or

Community Based Professional Care (CBPC):

- (b) the CBPC DMB elected for covered services received in a community setting including (including home health care, adult day care and hospice care provided outside a NH, hospice facility or alternate care facility) or

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Alternate Care Facility (ACF):

(c) the ACF DMB elected for covered services received in an ACF, or

Informal Care:

(d) the Informal Care DMB elected up to the number of days per calendar year elected for covered Informal Care services (custodial or homemaker services provided by a person without professional skills).

Benefits are payable until the Lifetime Maximum Benefit (LMB) is reached. Benefits are coordinated with Medicare as well as with any other Group certificate coverages.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

4. Applicability

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

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5. Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 5.0% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for a P-FACE(2002-2) policy, \$10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	4.43	5.78
50	4.36	7.08
55	5.57	11.12
60	6.84	15.82
65	11.24	32.42
70	23.00	83.66
75	67.17	311.21
80	164.57	959.54
85	320.23	2,282.15
90	398.74	3,491.23

Issue Age 50		
Age	FPO	ABI
50	5.27	6.86
55	6.19	10.01
60	8.22	15.56
65	15.27	35.72
70	36.10	105.76
75	103.56	384.54
80	239.50	1,118.48
85	390.82	2,239.91
90	475.75	3,362.48

Issue Age 60		
Age	FPO	ABI
60	7.72	9.71
65	14.97	23.16
70	39.23	73.85
75	115.07	269.49
80	271.36	793.00
85	440.84	1,575.38
90	538.53	2,354.59

Original Pricing Assumption for Morbidity:

In developing claim cost assumptions, reference was made to data published by the National Center for Health Statistics National Nursing Home Survey (1985 and 1995), the National Health Interview Survey (1984), the National Long-Term Care Survey (1982, 1984, 1989, 1994 and 1999), Medicare data; internal experience and other experience furnished to us by consultants. The claim costs were adjusted due to the impact of underwriting, inflation options, elected options, anti-selection considerations, and the savings incurred because the daily maximum benefit will not always be paid.

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Below are the original sample annual claim costs for a P-FACE(2002-2) policy, \$10 daily benefit, and 5yr LMB which include a 5.0% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	3.21	3.43
50	4.26	5.15
55	7.09	10.29
60	10.37	18.87
65	18.36	42.64
70	33.85	101.49
75	65.14	252.15
80	129.08	645.33
85	223.42	1,440.03
90	318.61	2,641.72

Issue Age 50		
Age	FPO	ABI
50	3.97	4.23
55	5.96	7.22
60	10.61	15.54
65	19.02	34.96
70	35.25	82.99
75	64.96	196.70
80	128.74	502.61
85	222.56	1,119.37
90	316.36	2,046.26

Issue Age 60		
Age	FPO	ABI
60	5.46	5.83
65	16.07	19.69
70	37.49	55.98
75	70.24	131.87
80	134.18	321.43
85	223.01	684.88
90	319.28	1,258.20

As part of the inforce management of the business, the company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. These studies have indicated that actual morbidity experience, lapse, and mortality experience have deteriorated since original assumptions were developed, and the deterioration does not appear to be temporary.

At the time of the initial premium rate development of these forms, there was very little industry insured data or company data available for morbidity at the later durations and older ages, and since that time, the volume of experience has increased dramatically. For our Group LTC business we now have over twice the company experience data at ages 85+ and durations 10+ compared to just 3 years ago. In developing our new assumptions we also reference our retail block of business, which has over 8 times the volume of experience on similar policies. These data have indicated that our original pricing assumptions for older ages and later durations were too low. This is consistent with the comparison of our above original assumptions against our current morbidity assumptions where it can be seen that the claim cost increases are greatest at the later durations and older ages.

The following tables show how our new best estimate (excluding the moderately adverse margin) assumptions compare to our actual observed experience:

Experience period: Inception through 2009 for incidence, inception through 2008 for claim terminations, and 2006-2008 for salvage

Claim Counts (incidence)	A/E
Dur 1-4	95%
Dur 5-8	96%
Dur 9-12	97%
Dur 13+	100%
TOTAL	98%

Claim Terminations (continuance)	A/E
Total	88%

Amount Paid (salvage)	A/E
Total	86%

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Our new best estimate incidence rates reflect the deterioration observed in our latest experience study. Our claim termination and salvage assumptions are still based on our prior experience study. The A/Es are largely offsetting (it can be seen that claimants are lasting longer but claiming far less than we expected), so we chose not to update assumptions at this time.

6. Mortality

The mortality rates have also been derived based on our own experience within our retail and group long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements based on scale AA, and the following selection factors which vary by underwriting class:

Policy Duration	Fully Underwritten				Guaranteed Issue
	Issue Ages				Issue Ages
	≤ 55	65	75	≥ 82	All
1	21.7%	16.4%	18.8%	22.1%	103.6%
2	29.2%	21.7%	24.3%	29.0%	103.6%
3	35.9%	27.2%	31.5%	37.0%	103.6%
4	39.4%	30.4%	38.1%	45.2%	103.6%
5	42.1%	38.2%	45.6%	54.6%	103.6%
6	44.1%	44.6%	53.3%	56.1%	103.6%
7	46.8%	47.3%	61.2%	62.0%	103.6%
8	50.3%	50.1%	66.2%	70.0%	103.6%
9	52.7%	54.3%	70.5%	78.2%	103.6%
10	56.3%	58.6%	75.7%	86.5%	103.6%
11	59.9%	62.9%	81.1%	94.3%	103.6%
12	63.6%	64.3%	87.6%	100.0%	103.6%
13	64.9%	66.6%	94.1%	100.0%	103.6%
14	67.1%	68.9%	97.1%	100.0%	103.6%
15	69.4%	70.3%	100.0%	100.0%	103.6%
16	71.5%	71.7%	100.0%	100.0%	103.6%
17	74.3%	73.1%	100.0%	100.0%	103.6%
18	77.1%	76.5%	100.0%	100.0%	103.6%
19	79.9%	80.0%	100.0%	100.0%	103.6%
20	82.7%	83.6%	100.0%	100.0%	103.6%
21	85.6%	87.2%	100.0%	100.0%	103.6%
22	88.5%	90.8%	100.0%	100.0%	103.6%
23	91.4%	94.4%	100.0%	100.0%	103.6%
24	94.4%	98.1%	100.0%	100.0%	103.6%
25+	100.0%	100.0%	100.0%	100.0%	103.6%

Factors for ages not listed above are interpolated.

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

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Original Pricing Assumption for Mortality:

Our mortality decrement was based on the unloaded 1994 Group Annuity Mortality Table weighted 40% males and 60% females, with the following selection factors:

Policy Duration	Selection Factor	Policy Duration	Selection Factor
1	20.0%	7	80.0%
2	30.0%	8	85.0%
3	40.0%	9	90.0%
4	50.0%	10	95.0%
5	60.0%	11+	100.0%
6	70.0%		

In addition, future improvements of 1% per year were reflected.

At the time of the initial premium rate development of these forms, there was little insured industry data available for mortality (for Long-Term Care purchasers), and we have still observed lower mortality than expected. Furthermore, mortality improvements have been observed throughout the LTC and Life Insurance industries, consistent with our observations. We have also observed that our underwriting risk classification impacts mortality as well as morbidity and we have refined our assumption accordingly.

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	Mortality A/E	
	UW	GI
1-5	108%	93%
6-10	98%	110%
11+	109%	100%
Total	106%	100%

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7. Persistency

The voluntary lapse rates are also based on own experience within our group long-term care block of business:

Guaranteed Issue

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	16.3%	9.4%	7.7%	6.5%	5.9%	6.1%	6.1%	6.1%	6.1%
2	13.8%	8.1%	6.4%	5.1%	4.7%	4.7%	4.7%	4.7%	4.7%
3	12.2%	6.9%	6.4%	4.8%	3.9%	3.7%	3.7%	3.7%	3.7%
4	10.3%	6.2%	5.6%	4.2%	3.4%	3.0%	3.0%	3.0%	3.0%
5	8.8%	5.5%	4.9%	3.7%	2.9%	2.4%	2.4%	2.4%	2.4%
6	7.4%	4.9%	4.3%	3.3%	2.6%	1.9%	1.9%	1.9%	1.9%
7	6.3%	4.4%	3.8%	2.9%	2.2%	1.5%	1.5%	1.5%	1.5%
8	5.3%	4.0%	3.3%	2.5%	1.9%	1.2%	1.2%	1.2%	1.2%
9	4.7%	3.5%	2.9%	2.2%	1.7%	0.9%	0.9%	0.9%	0.9%
10	4.5%	3.2%	2.5%	2.0%	1.5%	0.8%	0.8%	0.8%	0.8%
11	4.1%	2.8%	2.2%	1.7%	1.3%	0.6%	0.6%	0.6%	0.6%
12	3.5%	2.5%	2.0%	1.5%	1.1%	0.5%	0.5%	0.5%	0.5%
13	3.1%	2.3%	1.7%	1.4%	1.0%	0.4%	0.4%	0.4%	0.4%
14	2.8%	2.0%	1.5%	1.2%	0.8%	0.4%	0.4%	0.4%	0.4%
15	2.5%	1.8%	1.3%	1.0%	0.7%	0.4%	0.4%	0.4%	0.4%
16	2.3%	1.6%	1.1%	0.9%	0.6%	0.4%	0.4%	0.4%	0.4%
17	2.0%	1.4%	1.0%	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%
18	1.8%	1.3%	0.9%	0.7%	0.5%	0.4%	0.4%	0.4%	0.4%
19	1.7%	1.2%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%
20+	1.5%	1.0%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%

Fully Underwritten

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	15.8%	8.9%	7.2%	5.2%	4.4%	4.6%	5.7%	4.6%	4.6%
2	13.0%	7.4%	6.2%	4.5%	3.7%	3.2%	3.6%	2.8%	2.8%
3	11.1%	7.1%	5.2%	4.2%	3.1%	2.6%	2.2%	2.1%	2.1%
4	9.6%	6.2%	4.5%	3.6%	2.6%	2.1%	1.7%	1.8%	1.8%
5	8.2%	5.4%	3.9%	3.0%	2.2%	1.6%	1.4%	1.5%	1.5%
6	7.1%	4.7%	3.3%	2.6%	1.9%	1.3%	1.1%	1.3%	1.3%
7	6.1%	4.1%	2.9%	2.2%	1.6%	1.0%	0.6%	1.1%	1.1%
8	5.2%	3.5%	2.5%	1.8%	1.3%	0.8%	0.6%	0.8%	0.8%
9	4.5%	3.1%	2.1%	1.5%	1.1%	0.6%	0.6%	0.8%	0.8%
10	4.2%	2.6%	1.9%	1.3%	0.9%	0.6%	0.6%	0.8%	0.8%
11	3.7%	2.2%	1.6%	1.2%	0.8%	0.6%	0.6%	0.8%	0.8%
12	3.5%	2.0%	1.3%	1.0%	0.7%	0.6%	0.6%	0.8%	0.8%
13	3.2%	1.8%	1.1%	0.8%	0.6%	0.6%	0.6%	0.8%	0.8%
14	3.0%	1.6%	0.9%	0.7%	0.6%	0.6%	0.6%	0.8%	0.8%
15	2.8%	1.4%	0.7%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
16	2.6%	1.3%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
17	2.4%	1.1%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
18	2.2%	1.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
19	2.0%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
20+	1.9%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%

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Original Pricing Assumption for Lapses:

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

Duration	30	40	45	50	55	60	65	70
1	10.00%	10.00%	7.00%	7.00%	6.50%	6.50%	6.00%	6.00%
2	9.00%	9.00%	6.00%	5.50%	5.50%	5.00%	5.00%	5.00%
3	8.50%	8.50%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%
4	7.50%	7.50%	4.50%	4.50%	3.50%	3.50%	3.50%	4.00%
5	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
6	4.50%	4.00%	3.00%	2.75%	2.75%	2.75%	2.75%	2.75%
7	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
8	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
9	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
10	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	A/E
1	98.8%
2	99.5%
3	96.8%
4	99.6%
5+	102.2%
Total	99.6%

For lapses, our original pricing assumption was set lower at the time of the initial premium rate development than on prior forms, based on company data we were observing at the time. We have since observed generally lower lapse rates in the early durations and much lower lapse rates than expected in durations 10+.

8. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

10. Marketing Method

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

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11. Underwriting

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

12. Premium Classes

The base policy premium rates vary by Issue age, LMB, and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, case size, commissions, or underwriting risk class remain unchanged from the initial rate filing, with the following exception: There was a 20% load on post-issue date optional coverage increases to the insured's DMB. Our current new business rates do not include this load on post-issue date option coverage. To maintain consistency with our current new business pricing, both the past and future optional coverage increases will no longer be loaded by 20%.

13. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill or automatic bank withdrawal.

The following factors are applied to the monthly premium for different billing frequencies.

Every 4 weeks	12/13
Semi-Monthly	12/24
Bi-weekly	12/26
First 4 weeks of month	12/48
Weekly	12/52

14. Issue Age Range

The issue age range is 18+ for all policy forms.

15. Area Factors

Area factors are not applicable to any of the policy forms or optional benefits.

16. Average Annual Premium

The table below summarizes the average annual premium per certificate before and after the requested increase.

Form	Nationwide prior to rate increase	DC prior to rate increase	DC following the rate increase
P-FACE(2002-2)	\$951	\$1,073	\$1,554

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17. Number of Certificate Holders

The table below summarizes, as of 12/31/2009, the number of certificates inforce and their 2009 annualized premium that will be affected by this rate increase in your district, split by certificates issued before and after the adoption of the rate stability regulation.

Form	Pre-Rate Stability		Post-Rate Stability	
	Number of Certificates	2009 Annualized Premium	Number of Certificates	2009 Annualized Premium
P-FACE(2002-2)	1,257	\$1,324,177	135	\$169,001

We are treating pre-rate stability certificates the same as post-rate stability certificates.

18. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2009 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2009 have also been allocated to the calendar year of incurral and included in historic incurred claims.

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19. Requested Rate Increase

The company is requesting an average rate increase of 44.8%, which varies by issue age, benefit period, and inflation option, and ranges from 0% to 100%. This was derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. We then determined the amount of rate increase that would be needed to revert to the original lifetime expected loss ratio for the form. The rate increase amount needed on these forms, by BP and Inflation option, is:
 - a. FPO
 - i. 2 – 6 yr LMB: 42.5%
 - ii. 10+ yr LMB: 82.7%
 - a. ABI
 - i. 2 – 6 yr LMB: 76.3%
 - ii. 10+ yr LMB: 117.2%
2. In order to limit the magnitude of the rate increase, particularly at the older ages, we capped the maximum rate increase to 100% for issue ages below 61; between issue ages 61 and 79, the maximum rate increase grades from 100% to 5% in 5% intervals, and there will be no rate increase for issue ages 80 and above.
3. In addition, the increases were reduced or eliminated if necessary, so that for any insured subject to a rate increase, the premium rates do not exceed the rates that have been filed for new business under our currently sold P-FACE(2009) policy form (this is demonstrated in **Appendix A**).
4. Finally, we ensured that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the rest (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims exceeds the sum of (the original premium times the original loss ratio) and (the rate increase premium times the 85% loss ratio requirement).

Appendix B contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

Some of our older group clients have certificates inforce under different policy forms, having opted for upgrading their pre-existing employee benefit plan to a new plan covered under a newer policy form. In those situations, we have offered internal replacement (plan upgrade) opportunities to existing certificate holders, whereby a certificate holder may have elected to lapse their original coverage and purchase the new plan coverage as a replacement. In those situations, the insured would be subject to the attained age (at the time of the replacement) premium rates for their new coverage but in some situations we would provide a premium credit to recognize the premium they had paid since their issue age for their original coverage under the prior plan. For these insureds, we will determine their new premium rate from Appendix B based on their historical original issue ages respectively for each layer of coverage. In a situation where the resulting rate increases are greater than those listed in Appendix A for their coverage, we will continue to offer them a premium credit in order to limit their respective rate increases to the amounts listed in Appendix A.

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For those group clients that transferred to us from an external carrier, we will continue to recognize any assets transferred from the prior carrier. We will continue to provide these credits to the insureds within those groups, but the rate increase will be calculated based on the insureds' gross premium rate, prior to any credits, based on the amounts listed in Appendix A.

20. Experience – Past & Future

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 91.1%, well in excess of the minimum loss ratio of 60%. The lifetime loss ratio as of 12/31/09 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, Exhibit 1 contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

21. New inflation options that will allow policyholders to avoid the rate increase

Although we are no longer issuing new policies on these forms we are filing a new inflation option that will allow certificate holders that have 5% Compound Inflation (Automatic Benefit Increase or ABI) coverage the option to completely avoid the rate increase.

Under these new options, the certificate holders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit (LMB) but the future indexation rate will be reduced from an annual rate of 5% to a lower annual rate. For those certificate holders with a LMB less than 10 years this lower annual future indexation rate is 3.2%; for those with a LMB of 10 years or greater this future indexation rate is 2.3%.

The 3.2% and 2.3% indexations were determined to be actuarially equivalent to the respective requested rate increases in aggregate and therefore these options are only available if the full rate increases requested are accepted.

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The premium rate schedules for this option are the current rate schedules for the 5% Compound Inflation coverage option and are included in this filing as **Appendix C**.

22. History of previous rate revisions

There have been no prior rate increases on these forms.

23. Proposed Effective Date

These rates will not be effective until after we have satisfied the required 60 days advance notice to the policyholder and to the insureds.

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24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing Long-Term care insurance premiums and filing for increases in Long-Term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

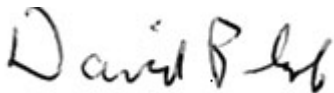
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this district; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedules are reasonably expected to be sustainable over the life of the forms with no future premium increases anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this district.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President
John Hancock Life Insurance Company (U.S.A.)

Exhibit 1 - A: Nationwide Experience

Care Choice (P-FACE (2002-2))

All Inflation Options

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
					Incurred			Incurred	
Calendar	Year	Incurred	Earned	Incurred	Incurred	Earned	Loss	Earned	Loss
		Claims	Premium	Loss Ratio*	Claims	Premium	Ratio*	Premium	Ratio*
Historical Experience	2003	483,937	4,847,382	10%	360,394	4,744,318	8%	4,744,318	8%
	2004	1,588,679	16,220,425	10%	1,358,943	15,990,818	8%	15,990,818	8%
	2005	3,157,572	31,540,579	10%	3,748,919	31,452,962	12%	31,452,962	12%
	2006	4,998,785	47,420,261	11%	5,731,020	47,736,492	12%	47,736,492	12%
	2007	7,515,117	69,991,105	11%	7,196,738	70,643,615	10%	70,643,615	10%
	2008	11,235,021	101,687,845	11%	11,406,800	102,924,949	11%	102,924,949	11%
	2009	15,523,157	127,893,148	12%	15,556,986	130,515,426	12%	130,515,426	12%
Projected Future Experience	2010	19,096,838	134,294,970	14%	20,898,158	137,935,710	15%	137,935,710	15%
	2011	21,730,621	127,737,067	17%	23,168,954	131,911,399	18%	151,256,448	15%
	2012	23,954,841	122,267,239	20%	25,101,280	127,138,745	20%	159,364,080	16%
	2013	26,513,605	117,563,565	23%	27,499,564	122,942,678	22%	164,003,234	17%
	2014	29,958,696	113,398,205	26%	30,325,163	119,174,041	25%	167,089,860	18%
	2015	33,559,974	109,569,724	31%	33,541,896	115,718,790	29%	164,986,241	20%
	2016	36,833,883	105,918,384	35%	37,144,617	112,482,295	33%	161,513,384	23%
	2017	40,013,888	102,342,641	39%	41,273,899	109,385,646	38%	157,598,941	26%
	2018	43,426,469	98,778,903	44%	46,113,061	106,372,091	43%	153,460,483	30%
	2019	47,070,976	95,237,659	49%	51,556,434	103,405,908	50%	149,403,568	35%
	2020	51,022,845	91,710,058	56%	57,601,688	100,462,047	57%	145,387,567	40%
	2021	55,352,078	88,188,382	63%	64,239,111	97,517,358	66%	141,374,703	45%
	2022	60,050,140	84,677,832	71%	71,815,882	94,545,398	76%	137,322,854	52%
	2023	65,085,264	81,180,042	80%	80,946,693	91,520,742	88%	133,192,118	61%
	2024	70,420,803	77,695,721	91%	91,373,820	88,426,149	103%	128,954,909	71%
	2025	76,015,506	74,224,768	102%	102,568,617	85,251,945	120%	124,595,054	82%
	2026	81,819,563	70,766,812	116%	114,260,960	81,994,278	139%	120,105,177	95%
	2027	87,799,589	67,323,959	130%	126,788,644	78,652,648	161%	115,482,918	110%
	2028	93,891,424	63,900,424	147%	140,484,914	75,230,320	187%	110,730,850	127%
	2029	100,041,366	60,501,072	165%	154,842,612	71,734,727	216%	105,857,234	146%
	2030	106,214,248	57,130,090	186%	168,786,717	68,175,572	248%	100,873,978	167%
	2031	112,376,677	53,792,495	209%	181,688,414	64,564,840	281%	95,796,639	190%
	2032	118,494,272	50,495,931	235%	194,532,810	60,917,817	319%	90,645,250	215%
	2033	124,537,741	47,250,907	264%	208,118,970	57,255,048	363%	85,446,845	244%
	2034	130,424,858	44,067,690	296%	221,988,117	53,598,467	414%	80,230,952	277%
	2035	135,974,341	40,954,037	332%	234,067,599	49,967,721	468%	75,024,929	312%
	2036	140,964,968	37,917,881	372%	243,279,191	46,380,838	525%	69,854,697	348%
	2037	145,273,928	34,969,885	415%	251,222,854	42,855,901	586%	64,746,687	388%
	2038	148,828,869	32,122,901	463%	259,090,899	39,413,868	657%	59,731,405	434%
	2039	151,488,582	29,387,568	515%	266,631,154	36,076,164	739%	54,840,726	486%
	2040	153,128,782	26,772,320	572%	271,100,368	32,859,961	825%	50,101,883	541%
	2041	153,746,500	24,283,830	633%	271,701,791	29,777,802	912%	45,536,024	597%
	2042	153,452,223	21,927,869	700%	270,465,718	26,842,184	1008%	41,164,125	657%
	2043	152,251,531	19,711,330	772%	268,962,258	24,068,390	1117%	37,011,577	727%
	2044	150,037,276	17,640,380	851%	267,411,315	21,468,610	1246%	33,099,763	808%
	2045	146,740,483	15,717,306	934%	263,153,723	19,047,435	1382%	29,439,081	894%
	2046	142,508,336	13,940,226	1022%	256,040,874	16,805,616	1524%	26,034,330	983%
	2047	137,644,761	12,306,683	1118%	246,804,756	14,744,131	1674%	22,890,315	1078%
	2048	132,303,843	10,815,072	1223%	235,625,171	12,861,992	1832%	20,008,332	1178%
	2049	126,471,070	9,463,199	1336%	222,942,470	11,154,362	1999%	17,383,846	1282%
Value as of 12/31/09*:									
Past		47,483,453	428,025,309	11.1%	48,418,771	432,529,742	11.2%	432,529,742	11.2%
Future		1,642,502,921	1,545,098,196	106.3%	2,464,514,517	1,688,692,379	145.9%	2,327,221,332	105.9%
Lifetime		1,689,986,374	1,973,123,505	85.7%	2,512,933,288	2,121,222,121	118.5%	2,759,751,074	91.1%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =		48,418,771		Accum Value of Past Initial Prem x 85.7% =	370,463,059
Present Value of Future Incurred Claims =		2,464,514,517		Present Value of Future Initial Prem x 85.7% =	1,446,370,237
TOTAL =		2,512,933,288	>	Accum Value of Prior Increases x 85% =	-
				Present Value of Future Increases x 85% =	542,749,610
				TOTAL =	2,359,582,906

Exhibit 1 - B: Nationwide Experience

Care Choice (P-FACE (2002-2))

FPO Inflation

		Original Assumptions			Historical & Projected Experience				
		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Before Proposed Increase Incurred			With Proposed Rate Increase Incurred	
Calendar Year					Incurred Claims	Earned Premium	Loss Ratio*	Earned Premium	Loss Ratio*
Historical Experience	2003	457,218	4,152,140	11%	360,394	4,089,748	9%	4,089,748	9%
	2004	1,471,324	13,177,546	11%	1,104,751	13,126,930	8%	13,126,930	8%
	2005	2,787,049	22,519,580	12%	2,272,953	22,783,118	10%	22,783,118	10%
	2006	4,275,680	31,027,324	14%	3,842,180	31,866,154	12%	31,866,154	12%
	2007	6,257,915	44,269,115	14%	5,778,872	45,676,419	13%	45,676,419	13%
	2008	9,269,335	63,911,649	15%	9,237,457	66,249,617	14%	66,249,617	14%
	2009	12,835,809	80,510,670	16%	12,111,979	84,283,212	14%	84,283,212	14%
Projected Future Experience	2010	15,781,425	84,435,228	19%	17,230,455	89,077,469	19%	89,077,469	19%
	2011	17,897,182	80,338,739	22%	18,947,809	85,347,177	22%	93,708,838	20%
	2012	19,602,461	76,869,751	26%	20,420,759	82,279,510	25%	96,227,003	21%
	2013	21,511,780	73,828,992	29%	22,250,187	79,537,690	28%	97,326,743	23%
	2014	24,071,436	71,090,391	34%	24,378,647	77,034,095	32%	97,801,097	25%
	2015	26,699,473	68,535,848	39%	26,753,089	74,703,615	36%	96,053,618	28%
	2016	28,993,692	66,076,678	44%	29,340,584	72,490,334	40%	93,725,117	31%
	2017	31,129,009	63,655,527	49%	32,246,587	70,346,354	46%	91,204,647	35%
	2018	33,352,999	61,238,313	54%	35,614,744	68,239,309	52%	88,580,049	40%
	2019	35,647,780	58,836,034	61%	39,328,178	66,150,828	59%	85,981,837	46%
	2020	38,066,034	56,448,122	67%	43,353,798	64,068,493	68%	83,391,778	52%
	2021	40,657,750	54,073,269	75%	47,604,106	61,981,307	77%	80,793,809	59%
	2022	43,399,297	51,715,889	84%	52,339,757	59,875,974	87%	78,169,138	67%
	2023	46,250,041	49,377,740	94%	58,056,673	57,739,188	101%	75,499,252	77%
	2024	49,163,530	47,059,837	104%	64,438,210	55,562,601	116%	72,772,356	89%
	2025	52,090,963	44,762,259	116%	70,985,288	53,342,342	133%	69,982,750	101%
	2026	54,975,405	42,484,350	129%	77,381,623	51,077,698	151%	67,129,013	115%
	2027	57,781,102	40,227,704	144%	83,877,605	48,769,736	172%	64,212,081	131%
	2028	60,458,330	37,995,783	159%	90,931,133	46,422,342	196%	61,236,279	148%
	2029	62,963,484	35,792,284	176%	98,059,466	44,042,213	223%	58,209,419	168%
	2030	65,271,267	33,620,132	194%	104,440,462	41,637,037	251%	55,140,834	189%
	2031	67,348,527	31,482,501	214%	109,516,552	39,215,374	279%	52,041,203	210%
	2032	69,177,263	29,384,594	235%	113,926,394	36,787,981	310%	48,923,929	233%
	2033	70,757,725	27,333,562	259%	118,693,569	34,369,788	345%	45,807,553	259%
	2034	72,038,273	25,336,156	284%	123,310,334	31,976,225	386%	42,711,529	289%
	2035	72,924,457	23,397,296	312%	126,529,018	29,620,280	427%	39,652,700	319%
	2036	73,330,445	21,521,332	341%	127,642,457	27,313,331	467%	36,646,175	348%
	2037	73,237,472	19,714,256	371%	127,500,521	25,066,414	509%	33,706,704	378%
	2038	72,662,405	17,983,726	404%	127,421,178	22,892,673	557%	30,851,821	413%
	2039	71,560,989	16,335,863	438%	127,112,712	20,805,470	611%	28,099,728	452%
	2040	69,908,722	14,774,997	473%	125,443,948	18,814,289	667%	25,464,015	493%
	2041	67,781,709	13,303,828	509%	121,940,685	16,925,036	720%	22,953,770	531%
	2042	65,299,804	11,924,223	548%	117,469,615	15,143,828	776%	20,578,344	571%
	2043	62,533,220	10,638,788	588%	112,984,642	13,478,240	838%	18,349,030	616%
	2044	59,469,240	9,449,881	629%	108,352,665	11,933,575	908%	16,274,333	666%
	2045	56,096,588	8,357,328	671%	103,109,637	10,510,435	981%	14,356,653	718%
	2046	52,519,781	7,357,974	714%	97,226,812	9,206,434	1056%	12,594,219	772%
	2047	48,903,991	6,448,373	758%	90,780,410	8,019,436	1132%	10,985,378	826%
	2048	45,330,395	5,626,041	806%	83,668,196	6,947,028	1204%	9,528,015	878%
	2049	41,771,485	4,888,229	855%	76,204,646	5,984,147	1273%	8,216,378	927%
Value as of 12/31/09*:									
Past		39,934,656	279,246,630	14.3%	36,951,080	288,154,391	12.8%	294,367,780	12.6%
Future		903,398,208	945,013,415	95.6%	1,318,704,020	1,064,945,589	123.8%	1,333,816,174	98.9%
Lifetime		943,332,864	1,224,260,045	77.1%	1,355,655,100	1,353,099,980	100.2%	1,628,183,954	83.3%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	36,951,080		Accum Value of Past Initial Prem x 77.1% =	222,032,491
Present Value of Future Incurred Claims =	1,318,704,020		Present Value of Future Initial Prem x 77.1% =	820,575,805
TOTAL =	1,355,655,100	>	Accum Value of Prior Increases x 85% =	-
			Present Value of Future Increases x 85% =	233,821,378
			TOTAL =	1,276,429,674

Exhibit 1 - C: Nationwide Experience

Care Choice (P-FACE (2002-2))

ABI Inflation

		Original Assumptions			Historical & Projected Experience				
		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Before Proposed Increase			With Proposed Rate Increase	
Calendar Year					Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2003	26,719	695,242	4%	-	654,570	0%	654,570	0%
	2004	117,356	3,042,879	4%	254,193	2,863,888	9%	2,863,888	9%
	2005	370,523	9,020,999	4%	1,475,967	8,669,844	17%	8,669,844	17%
	2006	723,105	16,392,938	4%	1,888,840	15,870,338	12%	15,870,338	12%
	2007	1,257,202	25,721,990	5%	1,417,866	24,967,196	6%	24,967,196	6%
	2008	1,965,685	37,776,196	5%	2,169,343	36,675,332	6%	36,675,332	6%
	2009	2,687,348	47,382,478	6%	3,445,007	46,232,213	7%	46,232,213	7%
Projected Future Experience	2010	3,315,413	49,859,742	7%	3,667,703	48,858,241	8%	48,858,241	8%
	2011	3,833,440	47,398,329	8%	4,221,145	46,564,221	9%	57,547,609	7%
	2012	4,352,380	45,397,488	10%	4,680,521	44,859,235	10%	63,137,077	7%
	2013	5,001,824	43,734,573	11%	5,249,377	43,404,988	12%	66,676,490	8%
	2014	5,887,259	42,307,814	14%	5,946,516	42,139,946	14%	69,288,763	9%
	2015	6,860,501	41,033,876	17%	6,788,807	41,015,175	17%	68,932,623	10%
	2016	7,840,191	39,841,706	20%	7,804,033	39,991,961	20%	67,788,267	12%
	2017	8,884,879	38,687,114	23%	9,027,312	39,039,292	23%	66,394,295	14%
	2018	10,073,470	37,540,590	27%	10,498,317	38,132,781	28%	64,880,433	16%
	2019	11,423,196	36,401,626	31%	12,228,256	37,255,080	33%	63,421,732	19%
	2020	12,956,810	35,261,936	37%	14,247,890	36,393,555	39%	61,995,789	23%
	2021	14,694,328	34,115,112	43%	16,635,005	35,536,051	47%	60,580,893	27%
	2022	16,650,842	32,961,942	51%	19,476,125	34,669,424	56%	59,153,716	33%
	2023	18,835,223	31,802,302	59%	22,890,021	33,781,553	68%	57,692,865	40%
	2024	21,257,274	30,635,884	69%	26,935,610	32,863,548	82%	56,182,552	48%
	2025	23,924,544	29,462,508	81%	31,583,330	31,909,603	99%	54,612,303	58%
	2026	26,844,158	28,282,462	95%	36,879,338	30,916,580	119%	52,976,164	70%
	2027	30,018,487	27,096,255	111%	42,911,039	29,882,912	144%	51,270,837	84%
	2028	33,433,094	25,904,641	129%	49,553,781	28,807,977	172%	49,494,571	100%
	2029	37,077,882	24,708,788	150%	56,783,146	27,692,514	205%	47,647,815	119%
	2030	40,942,981	23,509,958	174%	64,346,256	26,538,535	242%	45,733,145	141%
	2031	45,028,150	22,309,995	202%	72,171,862	25,349,466	285%	43,755,436	165%
	2032	49,317,010	21,111,337	234%	80,606,416	24,129,836	334%	41,721,321	193%
	2033	53,780,017	19,917,346	270%	89,425,402	22,885,260	391%	39,639,292	226%
	2034	58,386,584	18,731,533	312%	98,677,783	21,622,243	456%	37,519,423	263%
	2035	63,049,885	17,556,741	359%	107,538,581	20,347,441	529%	35,372,229	304%
	2036	67,634,523	16,396,549	412%	115,636,733	19,067,507	606%	33,208,522	348%
	2037	72,036,456	15,255,629	472%	123,722,333	17,789,487	695%	31,039,984	399%
	2038	76,166,464	14,139,175	539%	131,669,721	16,521,195	797%	28,879,584	456%
	2039	79,927,593	13,051,705	612%	139,518,443	15,270,694	914%	26,740,999	522%
	2040	83,220,060	11,997,323	694%	145,656,420	14,045,671	1037%	24,637,869	591%
	2041	85,964,791	10,980,002	783%	149,761,106	12,852,766	1165%	22,582,255	663%
	2042	88,152,419	10,003,646	881%	152,996,103	11,698,357	1308%	20,585,781	743%
	2043	89,718,311	9,072,542	989%	155,977,616	10,590,150	1473%	18,662,547	836%
	2044	90,568,036	8,190,499	1106%	159,058,650	9,535,035	1668%	16,825,430	945%
	2045	90,643,895	7,359,978	1232%	160,044,086	8,536,999	1875%	15,082,428	1061%
	2046	89,988,555	6,582,252	1367%	158,814,061	7,599,182	2090%	13,440,111	1182%
	2047	88,740,769	5,858,310	1515%	156,024,345	6,724,696	2320%	11,904,937	1311%
	2048	86,973,448	5,189,031	1676%	151,956,975	5,914,965	2569%	10,480,317	1450%
	2049	84,699,585	4,574,970	1851%	146,737,823	5,170,215	2838%	9,167,468	1601%
Value as of 12/31/09*:									
Past		7,548,797	148,778,679	5.1%	11,467,691	144,375,350	7.9%	152,367,676	7.5%
Future		739,104,713	600,084,781	123.2%	1,145,810,498	623,746,790	183.7%	993,405,158	115.3%
Lifetime		746,653,510	748,863,460	99.7%	1,157,278,188	768,122,141	150.7%	1,145,772,834	101.0%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =	11,467,691	Accum Value of Past Initial Prem x 99.7% =	143,949,288
Present Value of Future Incurred Claims =	1,145,810,498	Present Value of Future Initial Prem x 99.7% =	621,906,069
TOTAL =	1,157,278,188	Accum Value of Prior Increases x 85% =	-
		Present Value of Future Increases x 85% =	321,003,089
		TOTAL =	1,086,858,446

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))

Rates shown are for a 90-day EP, 75% HHC benefit, and are per \$5 monthly benefit

Inflation Option: Future Purchase Option

Current New Business Rates (P-FACE (2009) policy):								P-FACE (2002-2) Rates after requested Rate Increase:								P-FACE (2002-2) Rate Increase %:							
Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	18-29	18%	30%	35%	36%	37%	70%	77%
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	30	18%	30%	35%	36%	37%	70%	77%
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	31	19%	31%	35%	36%	37%	70%	77%
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	32	19%	31%	35%	36%	36%	70%	76%
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	33	20%	31%	35%	36%	36%	70%	76%
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	34	21%	31%	35%	36%	36%	70%	76%
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	35	21%	31%	35%	36%	36%	70%	76%
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	36	22%	32%	35%	36%	36%	70%	76%
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	37	23%	32%	35%	36%	36%	69%	76%
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	38	24%	32%	35%	36%	36%	69%	76%
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	39	24%	32%	35%	36%	36%	69%	76%
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	40	25%	32%	35%	36%	36%	69%	76%
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	41	27%	33%	36%	36%	36%	69%	76%
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	42	29%	34%	36%	36%	36%	69%	76%
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	43	30%	35%	36%	36%	36%	69%	76%
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	44	32%	35%	36%	36%	36%	70%	76%
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	45	34%	36%	37%	36%	36%	70%	76%
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	46	34%	36%	37%	36%	36%	70%	76%
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	47	34%	36%	37%	36%	36%	69%	76%
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	48	34%	37%	37%	36%	36%	69%	76%
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	49	34%	37%	37%	36%	36%	69%	76%
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	50	34%	37%	37%	36%	36%	69%	76%
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	51	34%	37%	37%	35%	36%	69%	76%
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	52	35%	38%	37%	35%	36%	69%	75%
53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	53	36%	38%	37%	35%	36%	69%	75%
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	54	36%	38%	37%	35%	35%	69%	75%
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	55	37%	38%	37%	35%	35%	69%	75%
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	56	36%	37%	35%	33%	33%	66%	73%
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	57	34%	35%	34%	31%	32%	64%	70%
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	58	32%	33%	32%	29%	30%	62%	68%
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	59	31%	32%	30%	28%	28%	59%	65%
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	60	29%	30%	28%	26%	26%	57%	63%
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	61	28%	29%	27%	24%	24%	55%	61%
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	62	27%	27%	25%	22%	23%	53%	58%
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	63	26%	26%	23%	21%	21%	50%	56%
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	64	25%	24%	22%	19%	19%	48%	54%
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	65	24%	23%	20%	17%	17%	46%	52%
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	66	24%	22%	19%	16%	16%	44%	50%
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	67	23%	21%	17%	14%	14%	42%	48%
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	68	23%	20%	16%	13%	13%	41%	46%
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	69	22%	19%	15%	11%	11%	39%	44%
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	70	22%	18%	13%	10%	10%	37%	42%
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	71	25%	20%	15%	12%	12%	39%	45%
72	5.90	7.15	7.90	8.32	8.73	12.14	13.47	72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	72	28%	22%	17%	14%	14%	40%	40%
73	6.63	8.03	8.87	9.34	9.80	13.63	15.12	73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	73	31%	24%	19%	16%	16%	35%	35%
74	7.44	9.01	9.96	10.48	11.01	15.30	16.98	74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	74	30%	26%	21%	18%	18%	30%	30%
75	8.35	10.12	11.18	11.77	12.35	17.18	19.06	75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	75	25%	25%	24%	20%	20%	25%	25%
76	9.38	11.36	12.55	13.21	13.87	19.29	21.40	76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	76	20%	20%	20%	20%	20%	20%	20%
77	10.53	12.75	14.09	14.83	15.57	21.65	24.02	77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	77	15%	15%	15%	15%	15%	15%	15%
78	11.82	14.32	15.81	16.65	17.48	24.31	26.97	78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	78	10%	10%	10%	10%	10%	10%	10%
79	13.27	16.07	17.75	18.69	19.62	27.29	30.28	79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	79	5%	5%	5%	5%	5%	5%	5%
80	14.90	18.04	19.93	20.98	22.03	30.63	33.99	80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	80	0%	0%	0%	0%	0%	0%	0%
81	16.39	19.85	21.92	23.08	24.23	33.69	37.39	81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	81	0%	0%	0%	0%	0%	0%	0%
82	17.88	21.65	23.92	25.18	26.44	36.76	40.79	82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	82	0%	0%	0%	0%	0%	0%	0%
83	19.81	24.00	26.51	27.90	29.30	40.74	45.20	83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	83	0%	0%	0%	0%	0%	0%	0%
84	21.75	26.34	29.10	30.63	32.16	44.72	49.62	84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	84	0%	0%	0%	0%	0%	0%	0%

Appendix A - Comparison to New Business Rates (Care Choice P-FACE (2002-2))

Rates shown are for a 90-day EP, 75% HHC benefit, and are per \$5 monthly benefit

Inflation Option: ABI (5% Compound Inflation)

Current New Business Rates (P-FACE (2009) policy):								New Business Rates reflecting Benefit Differences*:								P-FACE (2002-2) Rates after requested Rate Increase:								P-FACE (2002-2) Rate Increase %:							
Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period							Issue Age	Benefit Period						
	2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life		2	3	4	5	6	10	Life
18-29	2.62	3.17	3.50	3.69	3.87	5.38	5.97	18-29	2.80	3.39	3.75	3.87	3.99	5.44	5.97	18-29	2.27	2.50	2.66	2.77	2.91	3.69	3.94	18-29	76%	76%	76%	76%	76%	100%	100%
30	2.62	3.17	3.50	3.69	3.87	5.38	5.97	30	2.80	3.39	3.75	3.87	3.99	5.44	5.97	30	2.27	2.50	2.66	2.77	2.91	3.69	3.94	30	76%	76%	76%	76%	76%	100%	100%
31	2.67	3.24	3.57	3.76	3.95	5.49	6.09	31	2.86	3.46	3.82	3.95	4.07	5.55	6.09	31	2.34	2.58	2.76	2.88	3.02	3.82	4.09	31	76%	76%	76%	76%	76%	100%	100%
32	2.73	3.30	3.65	3.84	4.03	5.60	6.22	32	2.92	3.53	3.90	4.03	4.15	5.66	6.22	32	2.42	2.67	2.86	2.99	3.13	3.97	4.24	32	76%	76%	76%	76%	76%	100%	100%
33	2.78	3.37	3.72	3.92	4.11	5.72	6.35	33	2.98	3.60	3.98	4.11	4.24	5.78	6.35	33	2.49	2.77	2.97	3.10	3.25	4.12	4.40	33	76%	76%	76%	76%	76%	100%	100%
34	2.84	3.44	3.80	4.00	4.20	5.84	6.48	34	3.04	3.68	4.06	4.20	4.32	5.90	6.48	34	2.57	2.87	3.07	3.21	3.37	4.27	4.56	34	76%	76%	76%	76%	76%	100%	100%
35	2.90	3.51	3.88	4.08	4.28	5.96	6.61	35	3.10	3.75	4.15	4.28	4.41	6.02	6.61	35	2.65	2.97	3.19	3.33	3.49	4.43	4.74	35	76%	76%	76%	76%	76%	100%	100%
36	2.96	3.58	3.95	4.16	4.37	6.08	6.74	36	3.16	3.83	4.23	4.37	4.50	6.14	6.74	36	2.73	3.07	3.30	3.46	3.63	4.60	4.91	36	76%	76%	76%	76%	76%	100%	100%
37	3.02	3.65	4.04	4.25	4.46	6.20	6.88	37	3.23	3.91	4.32	4.46	4.59	6.26	6.88	37	2.82	3.18	3.43	3.59	3.76	4.77	5.10	37	76%	76%	76%	76%	76%	100%	100%
38	3.08	3.73	4.12	4.34	4.55	6.33	7.02	38	3.29	3.99	4.41	4.55	4.69	6.39	7.02	38	2.90	3.29	3.55	3.72	3.90	4.95	5.29	38	76%	76%	76%	76%	76%	100%	100%
39	3.14	3.80	4.20	4.42	4.65	6.46	7.17	39	3.36	4.07	4.50	4.65	4.78	6.52	7.17	39	2.99	3.41	3.68	3.86	4.05	5.14	5.49	39	76%	76%	76%	76%	76%	100%	100%
40	3.21	3.88	4.29	4.51	4.74	6.59	7.31	40	3.43	4.15	4.59	4.74	4.88	6.66	7.31	40	3.09	3.53	3.82	4.01	4.20	5.33	5.69	40	76%	76%	76%	76%	76%	100%	100%
41	3.30	4.00	4.41	4.65	4.88	6.78	7.53	41	3.53	4.28	4.72	4.88	5.03	6.85	7.53	41	3.14	3.62	3.93	4.13	4.33	5.49	5.87	41	76%	76%	76%	76%	76%	100%	100%
42	3.40	4.11	4.54	4.78	5.02	6.98	7.75	42	3.63	4.40	4.86	5.02	5.17	7.05	7.75	42	3.19	3.71	4.04	4.26	4.46	5.66	6.05	42	76%	76%	76%	76%	76%	100%	100%
43	3.50	4.23	4.68	4.92	5.17	7.19	7.98	43	3.74	4.53	5.00	5.17	5.32	7.26	7.98	43	3.25	3.81	4.16	4.39	4.60	5.83	6.23	43	76%	76%	76%	76%	76%	100%	100%
44	3.60	4.36	4.81	5.07	5.32	7.40	8.21	44	3.85	4.66	5.15	5.32	5.48	7.47	8.21	44	3.30	3.91	4.28	4.52	4.74	6.01	6.42	44	76%	76%	76%	76%	76%	100%	100%
45	3.70	4.49	4.96	5.22	5.48	7.62	8.45	45	3.96	4.80	5.30	5.48	5.64	7.69	8.45	45	3.36	4.01	4.40	4.66	4.89	6.20	6.62	45	76%	76%	76%	76%	76%	100%	100%
46	3.83	4.63	5.12	5.39	5.66	7.87	8.73	46	4.09	4.96	5.48	5.66	5.83	7.95	8.73	46	3.49	4.16	4.57	4.85	5.08	6.44	6.88	46	76%	76%	76%	76%	76%	100%	100%
47	3.95	4.79	5.29	5.57	5.85	8.13	9.02	47	4.23	5.12	5.66	5.85	6.02	8.21	9.02	47	3.63	4.31	4.75	5.04	5.28	6.70	7.16	47	76%	76%	76%	76%	76%	100%	100%
48	4.08	4.95	5.46	5.75	6.04	8.40	9.32	48	4.37	5.29	5.85	6.04	6.22	8.48	9.32	48	3.77	4.47	4.93	5.24	5.49	6.96	7.44	48	76%	76%	76%	76%	76%	100%	100%
49	4.22	5.11	5.64	5.94	6.24	8.67	9.62	49	4.51	5.47	6.04	6.24	6.42	8.76	9.62	49	3.92	4.64	5.12	5.45	5.71	7.24	7.73	49	76%	76%	76%	76%	76%	100%	100%
50	4.36	5.28	5.83	6.14	6.44	8.96	9.94	50	4.66	5.65	6.24	6.44	6.64	9.05	9.94	50	4.08	4.81	5.32	5.66	5.93	7.53	8.04	50	76%	76%	76%	76%	76%	100%	100%
51	4.51	5.46	6.03	6.35	6.67	9.27	10.28	51	4.82	5.84	6.45	6.67	6.87	9.36	10.28	51	4.25	5.04	5.58	5.94	6.22	7.89	8.43	51	76%	76%	76%	76%	76%	100%	100%
52	4.66	5.65	6.24	6.57	6.90	9.59	10.64	52	4.99	6.04	6.68	6.90	7.10	9.68	10.64	52	4.43	5.27	5.84	6.23	6.53	8.28	8.84	52	76%	76%	76%	76%	76%	100%	100%
53	4.82	5.84	6.45	6.79	7.13	9.92	11.01	53	5.16	6.25	6.91	7.13	7.35	10.02	11.01	53	4.62	5.51	6.12	6.53	6.85	8.68	9.28	53	76%	76%	76%	76%	76%	100%	100%
54	4.99	6.04	6.68	7.03	7.38	10.26	11.38	54	5.34	6.47	7.14	7.38	7.60	10.36	11.38	54	4.82	5.77	6.42	6.85	7.18	9.11	9.73	54	76%	76%	76%	76%	76%	100%	100%
55	5.16	6.25	6.91	7.27	7.63	10.61	11.78	55	5.52	6.69	7.39	7.63	7.86	10.72	11.78	55	5.03	6.03	6.72	7.18	7.53	9.55	10.20	55	76%	76%	76%	76%	76%	100%	100%
56	5.34	6.47	7.15	7.52	7.90	10.99	12.19	56	5.72	6.92	7.65	7.90	8.14	11.10	12.19	56	5.39	6.47	7.22	7.72	8.09	10.26	10.96	56	76%	76%	76%	76%	76%	100%	100%
57	5.53	6.70	7.40	7.79	8.18	11.37	12.62	57	5.92	7.17	7.92	8.18	8.42	11.49	12.62	57	5.77	6.93	7.75	8.18	8.42	11.02	11.77	57	76%	76%	76%	74%	71%	100%	100%
58	5.72	6.93	7.66	8.06	8.47	11.77	13.06	58	6.12	7.42	8.20	8.47	8.72	11.89	13.06	58	6.12	7.42	8.20	8.47	8.72	11.84	12.65	58	74%	76%	74%	67%	64%	100%	100%
59	5.92	7.18	7.93	8.34	8.76	12.18	13.52	59	6.34	7.68	8.48	8.76	9.03	12.31	13.52	59	6.34	7.68	8.48	8.76	9.03	12.31	13.52	59	69%	70%	67%	61%	58%	94%	99%
60	6.13	7.43	8.21	8.64	9.07	12.61	13.99	60	6.56	7.95	8.78	9.07	9.34	12.74	13.99	60	6.56	7.95	8.78	9.07	9.34	12.74	13.99	60	63%	64%	61%	55%	53%	86%	92%
61	6.39	7.74	8.55	9.00	9.45	13.14	14.58	61	6.84	8.28	9.15	9.45	9.73	13.27	14.58	61	6.84	8.28	9.15	9.45	9.73	13.27	14.58	61	62%	62%	59%	53%	51%	84%	89%
62	6.66	8.06	8.91	9.38	9.84	13.69	15.19	62	7.12	8.63	9.53	9.84	10.14	13.83	15.19	62	7.12	8.63	9.53	9.84	10.14	13.83	15.19	62	60%	60%	57%	51%	48%	81%	86%
63	6.94	8.40	9.28	9.77	10.26	14.26	15.82	63	7.42	8.99	9.93	10.26	10.56	14.40	15.82	63	7.42	8.99	9.93	10.26	10.56	14.40	15.82	63	59%	58%	55%	49%	46%	79%	84%
64	7.23	8.75	9.67	10.18	10.69	14.86	16.49	64	7.73	9.36	10.34	10.69	11.01	15.01	16.49	64	7.73	9.36	10.34	10.69	11.01	15.01	16.38	64	58%	56%	53%	47%	44%	76%	80%
65	7.53	9.12	10.07	10.60	11.13	15.48	17.18	65	8.05	9.76	10.78	11.13	11.47	15.63	17.17																

Appendix B
John Hancock Life Insurance Company
P-FACE (2002-2)

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period
75% HHC benefit

Issue Age	Future Purchase Option Benefit Period							ABI Option: (5% Compound Inflation) Benefit Period						
	2	3	4	5	6	10	Life	2	3	4	5	6	10	Life
18-29	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
30	0.38	0.46	0.51	0.54	0.56	0.78	0.87	2.27	2.50	2.66	2.77	2.91	3.69	3.94
31	0.40	0.48	0.53	0.56	0.58	0.81	0.90	2.34	2.58	2.76	2.88	3.02	3.82	4.09
32	0.41	0.50	0.55	0.58	0.61	0.84	0.94	2.42	2.67	2.86	2.99	3.13	3.97	4.24
33	0.43	0.51	0.57	0.60	0.63	0.87	0.97	2.49	2.77	2.97	3.10	3.25	4.12	4.40
34	0.44	0.53	0.59	0.62	0.65	0.91	1.01	2.57	2.87	3.07	3.21	3.37	4.27	4.56
35	0.46	0.55	0.61	0.64	0.68	0.94	1.04	2.65	2.97	3.19	3.33	3.49	4.43	4.74
36	0.47	0.57	0.63	0.67	0.70	0.97	1.08	2.73	3.07	3.30	3.46	3.63	4.60	4.91
37	0.49	0.60	0.66	0.69	0.73	1.01	1.12	2.82	3.18	3.43	3.59	3.76	4.77	5.10
38	0.51	0.62	0.68	0.72	0.75	1.05	1.16	2.90	3.29	3.55	3.72	3.90	4.95	5.29
39	0.53	0.64	0.71	0.74	0.78	1.09	1.21	2.99	3.41	3.68	3.86	4.05	5.14	5.49
40	0.55	0.66	0.73	0.77	0.81	1.13	1.25	3.09	3.53	3.82	4.01	4.20	5.33	5.69
41	0.58	0.70	0.78	0.82	0.86	1.19	1.32	3.14	3.62	3.93	4.13	4.33	5.49	5.87
42	0.61	0.74	0.82	0.87	0.91	1.26	1.40	3.19	3.71	4.04	4.26	4.46	5.66	6.05
43	0.65	0.79	0.87	0.92	0.96	1.34	1.49	3.25	3.81	4.16	4.39	4.60	5.83	6.23
44	0.69	0.84	0.92	0.97	1.02	1.42	1.57	3.30	3.91	4.28	4.52	4.74	6.01	6.42
45	0.73	0.88	0.98	1.03	1.08	1.50	1.67	3.36	4.01	4.40	4.66	4.89	6.20	6.62
46	0.78	0.94	1.04	1.10	1.15	1.60	1.77	3.49	4.16	4.57	4.85	5.08	6.44	6.88
47	0.83	1.00	1.11	1.17	1.22	1.70	1.89	3.63	4.31	4.75	5.04	5.28	6.70	7.16
48	0.88	1.07	1.18	1.24	1.30	1.81	2.01	3.77	4.47	4.93	5.24	5.49	6.96	7.44
49	0.94	1.14	1.26	1.32	1.39	1.93	2.14	3.92	4.64	5.12	5.45	5.71	7.24	7.73
50	1.00	1.21	1.34	1.41	1.48	2.05	2.28	4.08	4.81	5.32	5.66	5.93	7.53	8.04
51	1.07	1.29	1.43	1.50	1.58	2.20	2.44	4.25	5.04	5.58	5.94	6.22	7.89	8.43
52	1.14	1.38	1.53	1.61	1.69	2.35	2.61	4.43	5.27	5.84	6.23	6.53	8.28	8.84
53	1.22	1.48	1.64	1.72	1.81	2.51	2.79	4.62	5.51	6.12	6.53	6.85	8.68	9.28
54	1.31	1.58	1.75	1.84	1.93	2.69	2.98	4.82	5.77	6.42	6.85	7.18	9.11	9.73
55	1.40	1.69	1.87	1.97	2.07	2.88	3.19	5.03	6.03	6.72	7.18	7.53	9.55	10.20
56	1.50	1.82	2.01	2.12	2.22	3.09	3.43	5.39	6.47	7.22	7.72	8.09	10.26	10.96
57	1.62	1.96	2.16	2.28	2.39	3.32	3.69	5.77	6.93	7.75	8.18	8.42	11.02	11.77
58	1.74	2.10	2.32	2.45	2.57	3.57	3.96	6.12	7.42	8.20	8.47	8.72	11.84	12.65
59	1.87	2.26	2.50	2.63	2.76	3.84	4.26	6.34	7.68	8.48	8.76	9.03	12.31	13.52
60	2.01	2.43	2.68	2.82	2.97	4.12	4.58	6.56	7.95	8.78	9.07	9.34	12.74	13.99
61	2.18	2.64	2.92	3.07	3.22	4.48	4.98	6.84	8.28	9.15	9.45	9.73	13.27	14.58
62	2.37	2.87	3.17	3.34	3.51	4.88	5.41	7.12	8.63	9.53	9.84	10.14	13.83	15.19
63	2.58	3.12	3.45	3.63	3.81	5.30	5.88	7.42	8.99	9.93	10.26	10.56	14.40	15.82
64	2.80	3.39	3.75	3.95	4.14	5.76	6.39	7.73	9.36	10.34	10.69	11.01	15.01	16.38
65	3.05	3.69	4.08	4.29	4.51	6.27	6.95	8.05	9.76	10.78	11.13	11.47	15.63	16.83
66	3.32	4.02	4.44	4.68	4.91	6.83	7.58	8.42	10.20	11.27	11.64	11.99	16.35	17.50
67	3.62	4.38	4.84	5.10	5.35	7.44	8.26	8.80	10.66	11.78	12.17	12.53	17.03	18.19
68	3.94	4.78	5.28	5.56	5.83	8.11	9.00	9.20	11.15	12.31	12.72	13.10	17.68	18.89
69	4.30	5.21	5.75	6.05	6.36	8.84	9.81	9.62	11.65	12.87	13.30	13.70	18.34	19.59
70	4.69	5.68	6.27	6.60	6.93	9.63	10.69	10.06	12.18	13.46	13.90	14.32	19.00	20.30
71	5.26	6.37	7.04	7.41	7.78	10.82	12.00	10.81	13.17	14.55	15.03	15.48	19.90	21.26
72	5.90	7.15	7.90	8.32	8.73	11.99	12.81	11.24	14.23	15.72	16.24	16.73	20.81	22.24
73	6.63	8.03	8.87	9.34	9.80	12.76	13.63	11.66	14.87	16.99	17.55	18.08	21.74	23.23
74	7.22	9.01	9.96	10.48	11.01	13.55	14.48	12.09	15.51	17.83	18.97	19.54	22.68	24.23
75	7.61	9.83	11.18	11.77	12.35	14.38	15.36	12.51	16.15	18.58	20.19	21.12	23.62	25.24
76	8.01	10.41	11.97	13.01	13.64	15.23	16.27	12.93	16.80	19.32	21.00	22.01	24.57	26.25
77	8.42	11.01	12.66	13.76	14.42	16.10	17.20	13.33	17.44	20.05	21.80	22.84	25.50	27.25
78	8.82	11.62	13.36	14.52	15.22	16.99	18.15	13.73	18.07	20.78	22.59	23.67	26.43	28.23
79	9.23	12.23	14.07	15.29	16.02	17.89	19.11	14.10	18.69	21.49	23.36	24.48	27.33	29.20
80	9.64	12.85	14.78	16.06	16.84	18.80	20.08	14.46	19.28	22.17	24.10	25.25	28.19	30.12
81	10.60	14.14	16.26	17.67	18.52	20.68	22.09	15.90	21.21	24.39	26.51	27.78	31.01	33.13
82	11.57	15.42	17.74	19.28	20.20	22.55	24.10	17.35	23.13	26.60	28.92	30.30	33.83	36.15
83	12.82	17.09	19.66	21.37	22.39	25.00	26.71	19.23	25.64	29.48	32.05	33.59	37.50	40.06
84	14.07	18.76	21.58	23.45	24.58	27.44	29.32	21.11	28.15	32.37	35.18	36.87	41.16	43.98

Appendix C

John Hancock Life Insurance Company

P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period

75% HHC benefit

Issue Age	ABI Option: (3.2% Compound Inflation) Benefit Period				
	2	3	4	5	6
18-29	1.29	1.42	1.51	1.58	1.65
30	1.29	1.42	1.51	1.58	1.65
31	1.33	1.47	1.57	1.63	1.71
32	1.37	1.52	1.63	1.70	1.78
33	1.42	1.57	1.68	1.76	1.84
34	1.46	1.63	1.75	1.83	1.91
35	1.51	1.69	1.81	1.89	1.98
36	1.55	1.74	1.88	1.97	2.06
37	1.60	1.81	1.95	2.04	2.14
38	1.65	1.87	2.02	2.12	2.22
39	1.70	1.94	2.09	2.20	2.30
40	1.75	2.00	2.17	2.28	2.39
41	1.78	2.06	2.23	2.35	2.46
42	1.81	2.11	2.30	2.42	2.54
43	1.84	2.16	2.36	2.49	2.61
44	1.88	2.22	2.43	2.57	2.69
45	1.91	2.28	2.50	2.65	2.78
46	1.98	2.36	2.60	2.75	2.89
47	2.06	2.45	2.70	2.86	3.00
48	2.14	2.54	2.80	2.98	3.12
49	2.23	2.64	2.91	3.09	3.24
50	2.32	2.73	3.02	3.22	3.37
51	2.42	2.86	3.17	3.37	3.54
52	2.52	2.99	3.32	3.54	3.71
53	2.63	3.13	3.48	3.71	3.89
54	2.74	3.28	3.65	3.89	4.08
55	2.86	3.43	3.82	4.08	4.28
56	3.06	3.67	4.10	4.38	4.59
57	3.28	3.94	4.40	4.71	4.94
58	3.51	4.22	4.72	5.06	5.30
59	3.76	4.52	5.07	5.43	5.70
60	4.03	4.85	5.44	5.84	6.12
61	4.23	5.11	5.74	6.17	6.47
62	4.45	5.38	6.07	6.52	6.83
63	4.67	5.68	6.40	6.89	7.22
64	4.91	5.98	6.76	7.28	7.63
65	5.15	6.31	7.14	7.69	8.06
66	5.47	6.72	7.63	8.24	8.63
67	5.80	7.16	8.16	8.82	9.24
68	6.16	7.63	8.72	9.44	9.90
69	6.53	8.13	9.32	10.11	10.60
70	6.93	8.66	9.96	10.83	11.35
71	7.46	9.38	10.79	11.73	12.29
72	8.03	10.16	11.69	12.71	13.32
73	8.64	11.01	12.66	13.76	14.42
74	9.30	11.93	13.72	14.91	15.63
75	10.01	12.92	14.86	16.15	16.93
76	10.77	14.00	16.10	17.50	18.34
77	11.60	15.16	17.44	18.96	19.87
78	12.48	16.43	18.89	20.53	21.52
79	13.43	17.80	20.46	22.24	23.31
80	14.46	19.28	22.17	24.10	25.25
81	15.90	21.21	24.39	26.51	27.78
82	17.35	23.13	26.60	28.92	30.30
83	19.23	25.64	29.48	32.05	33.59
84	21.11	28.15	32.37	35.18	36.87

Appendix C

John Hancock Life Insurance Company

P-FACE (2002-2)

Rates to be used with Inflation Decrease Option Only

Rates per \$5 of Monthly Benefit - 90 Day Elimination Period

75% HHC benefit

Issue Age	ABI Option (2.3% Compound Inflation) Benefit Period	
	10	Life
18-29	1.84	1.97
30	1.84	1.97
31	1.91	2.04
32	1.98	2.12
33	2.06	2.20
34	2.14	2.28
35	2.22	2.37
36	2.30	2.46
37	2.39	2.55
38	2.48	2.64
39	2.57	2.74
40	2.66	2.85
41	2.75	2.93
42	2.83	3.02
43	2.92	3.12
44	3.01	3.21
45	3.10	3.31
46	3.22	3.44
47	3.35	3.58
48	3.48	3.72
49	3.62	3.87
50	3.76	4.02
51	3.95	4.22
52	4.14	4.42
53	4.34	4.64
54	4.55	4.86
55	4.77	5.10
56	5.13	5.48
57	5.51	5.89
58	5.92	6.32
59	6.36	6.79
60	6.83	7.30
61	7.22	7.71
62	7.63	8.15
63	8.06	8.61
64	8.52	9.10
65	9.00	9.62
66	9.64	10.30
67	10.32	11.02
68	11.05	11.80
69	11.83	12.64
70	12.67	13.53
71	13.72	14.66
72	14.87	15.88
73	16.10	17.21
74	17.45	18.64
75	18.90	20.19
76	20.47	21.87
77	22.18	23.69
78	24.02	25.67
79	26.03	27.81
80	28.19	30.12
81	31.01	33.13
82	33.83	36.15
83	37.50	40.06
84	41.16	43.98

**John Hancock Life Insurance Company (U.S.A.)
Group Long-Term Care Insurance Policy and Certificate
Actuarial Memorandum for Inforce Rate Increase**

**Policy Series P-FACE(2004), et al
January 11, 2011**

Product Name
Corporate Choice

Form Number
P-FACE(2004)

Issue Date Range
5/2006 to 12/2009

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations which were being implemented on a State by State basis during the time of our initial rate filing.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series form. The purpose of this memorandum is to demonstrate that the requirements of this district in regards to an inforce rate increase request and new business rates have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for the policy form:

P-FACE(2004)

This is a Group Long-Term care plan that pays benefits to the certificate holder insured for the following covered care or services provided to the insured:

- Confinement in a Nursing Home or Alternate Care Facility for room, board and care services
- Home Health Care; Hospice Care, Respite Care; or
- Attendance at an Adult Day Care Center providing Adult Day Care

It is intended to be a Qualified Long-Term Care Insurance contract under the Federal Internal Revenue Code.

The Benefit trigger is determined based on the insured's cognitive impairment or their requiring substantial assistance by another person to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. The insured must be certified to be chronically ill by a licensed health care practitioner.

Long-Term Care Benefits are paid at 100% of the actual charges for each day of care after the Elimination Period up to the Daily Benefit (DB) elected for care received in a Nursing Home (NH), Alternate Care Facility (ACF) or Community Based Professional Care (CBPC).

Benefits are payable until the Certificate Limit is reached. Benefits are coordinated with Medicare and other group health care plans.

3. Renewability

Certificates under this policy form have a guaranteed renewable clause.

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4. Applicability

This filing is applicable to inforce policies and to new certificates enrolling in this policy series. The premium changes will apply to the base forms as well as all applicable optional benefits upon the expiration of any applicable group policy rate guarantees.

5. Morbidity

The morbidity assumptions are derived from our own experience, following a comprehensive claim study recently completed. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year, as well as a 7.5% margin for moderately adverse experience, consistent with the margin originally anticipated in our original pricing loss ratio.

Below are currently expected sample annual claim costs for a P-FACE(2004) policy, \$10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	4.38	5.42
50	4.32	6.64
55	5.51	10.42
60	6.76	14.83
65	11.12	30.39
70	22.75	78.44
75	66.45	291.80
80	162.79	899.69
85	316.77	2,139.78
90	394.43	3,273.44

Issue Age 50		
Age	FPO	ABI
50	5.21	6.43
55	6.13	9.39
60	8.13	14.59
65	15.11	33.49
70	35.71	99.17
75	102.44	360.55
80	236.91	1,048.71
85	386.59	2,100.19
90	470.61	3,152.72

Issue Age 60		
Age	FPO	ABI
60	7.64	9.11
65	14.81	21.72
70	38.81	69.25
75	113.82	252.67
80	268.42	743.53
85	436.07	1,477.11
90	532.70	2,207.71

Original Pricing Assumption for Morbidity:

Claim cost assumptions are derived primarily from our own experience. For advanced ages, where we do not have credible amounts of exposure, our data was extrapolated using the patterns found in the 1985 National Center for Health Statistics National Nursing Home Survey. The claim costs are adjusted for the impact of underwriting and anti-selection considerations.

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Below are the original sample annual claim costs for a P-FACE(2004) policy, \$10 daily benefit, and 5yr LMB which include a 7.5% margin for moderately adverse experience:

Issue Age 45		
Age	FPO	ABI
45	1.84	2.20
50	2.46	3.72
55	4.12	7.88
60	8.01	18.36
65	16.73	43.87
70	21.79	73.82
75	55.53	239.18
80	129.35	708.89
85	234.73	1,597.45
90	320.48	2,666.41

Issue Age 50		
Age	FPO	ABI
50	2.58	3.10
55	3.61	5.49
60	7.04	13.39
65	15.58	34.44
70	21.87	58.42
75	56.09	189.81
80	131.67	566.05
85	241.15	1,286.98
90	331.61	2,160.62

Issue Age 60		
Age	FPO	ABI
60	4.18	5.05
65	11.36	17.90
70	21.19	36.26
75	55.30	117.24
80	131.18	348.79
85	241.51	792.35
90	332.91	1,330.10

As part of the inforce management of the business, the company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. These studies have indicated that actual morbidity experience, lapse, and mortality experience have deteriorated since original assumptions were developed, and the deterioration does not appear to be temporary.

At the time of the initial premium rate development of these forms, there was very little industry insured data or company data available for morbidity at the later durations and older ages, and since that time, the volume of experience has increased dramatically. For our Group LTC business we now have over twice the company experience data at ages 85+ and durations 10+ compared to just 3 years ago. In developing our new assumptions we also reference our retail block of business, which has over 8 times the volume of experience on similar policies. These data have indicated that our original pricing assumptions for older ages and later durations were too low. This is consistent with the comparison of our above original assumptions against our current morbidity assumptions where it can be seen that the claim cost increases are greatest at the later durations and older ages.

The following tables show how our new best estimate (excluding the moderately adverse margin) assumptions compare to our actual observed experience:

Experience period: Inception through 2009 for incidence, inception through 2008 for claim terminations, and 2006-2008 for salvage

Claim Counts (incidence)	A/E
Dur 1-4	95%
Dur 5-8	96%
Dur 9-12	97%
Dur 13+	100%
TOTAL	98%

Claim Terminations (continuance)	A/E
Total	88%

Amount Paid (salvage)	A/E
Total	86%

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Our new best estimate incidence rates reflect the deterioration observed in our latest experience study. Our claim termination and salvage assumptions are still based on our prior experience study. The A/Es are largely offsetting (it can be seen that claimants are lasting longer but claiming less than we expected), so we chose not to update assumptions at this time.

6. Mortality

The mortality rates have also been derived based on our own experience within our retail and group long-term care block of business.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 16 years of improvements based on scale AA, and the following selection factors which vary by underwriting class:

Policy Duration	Fully Underwritten				Guaranteed Issue
	Issue Ages				Issue Ages
	≤ 55	65	75	≥ 82	All
1	21.7%	16.4%	18.8%	22.1%	103.6%
2	29.2%	21.7%	24.3%	29.0%	103.6%
3	35.9%	27.2%	31.5%	37.0%	103.6%
4	39.4%	30.4%	38.1%	45.2%	103.6%
5	42.1%	38.2%	45.6%	54.6%	103.6%
6	44.1%	44.6%	53.3%	56.1%	103.6%
7	46.8%	47.3%	61.2%	62.0%	103.6%
8	50.3%	50.1%	66.2%	70.0%	103.6%
9	52.7%	54.3%	70.5%	78.2%	103.6%
10	56.3%	58.6%	75.7%	86.5%	103.6%
11	59.9%	62.9%	81.1%	94.3%	103.6%
12	63.6%	64.3%	87.6%	100.0%	103.6%
13	64.9%	66.6%	94.1%	100.0%	103.6%
14	67.1%	68.9%	97.1%	100.0%	103.6%
15	69.4%	70.3%	100.0%	100.0%	103.6%
16	71.5%	71.7%	100.0%	100.0%	103.6%
17	74.3%	73.1%	100.0%	100.0%	103.6%
18	77.1%	76.5%	100.0%	100.0%	103.6%
19	79.9%	80.0%	100.0%	100.0%	103.6%
20	82.7%	83.6%	100.0%	100.0%	103.6%
21	85.6%	87.2%	100.0%	100.0%	103.6%
22	88.5%	90.8%	100.0%	100.0%	103.6%
23	91.4%	94.4%	100.0%	100.0%	103.6%
24	94.4%	98.1%	100.0%	100.0%	103.6%
25+	100.0%	100.0%	100.0%	100.0%	103.6%

Factors for ages not listed above are interpolated.

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

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Original Pricing Assumption for Mortality:

Our mortality decrement was based on the unloaded 1994 Group Annuity Mortality Table weighted 45 % males and 55% females, with the following selection factors by issue age.

Policy Duration	All Issue Ages
1	20.00%
2	30.00%
3	40.00%
4	50.00%
5	60.00%
6	65.00%
7	70.00%
8	75.00%
9	80.00%
10	85.00%
11	90.00%
12	95.00%
13 +	97.00%

In addition, future improvements were reflected based on scale AA.

At the time of the initial premium rate development of these forms, there was little insured industry data available for mortality (for Long-Term Care purchasers), and we have still observed lower mortality than expected. Furthermore, mortality improvements have been observed throughout the LTC and Life Insurance industries, consistent with our observations. We have also observed that our underwriting risk classification impacts mortality as well as morbidity and we have refined our assumption accordingly.

The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	Mortality A/E	
	UW	GI
1-5	108%	93%
6-10	98%	110%
11+	109%	100%
Total	106%	100%

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7. Persistency

The voluntary lapse rates are also based on own experience within our group long-term care block of business:

Guaranteed Issue

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	16.3%	9.4%	7.7%	6.5%	5.9%	6.1%	6.1%	6.1%	6.1%
2	13.8%	8.1%	6.4%	5.1%	4.7%	4.7%	4.7%	4.7%	4.7%
3	12.2%	6.9%	6.4%	4.8%	3.9%	3.7%	3.7%	3.7%	3.7%
4	10.3%	6.2%	5.6%	4.2%	3.4%	3.0%	3.0%	3.0%	3.0%
5	8.8%	5.5%	4.9%	3.7%	2.9%	2.4%	2.4%	2.4%	2.4%
6	7.4%	4.9%	4.3%	3.3%	2.6%	1.9%	1.9%	1.9%	1.9%
7	6.3%	4.4%	3.8%	2.9%	2.2%	1.5%	1.5%	1.5%	1.5%
8	5.3%	4.0%	3.3%	2.5%	1.9%	1.2%	1.2%	1.2%	1.2%
9	4.7%	3.5%	2.9%	2.2%	1.7%	0.9%	0.9%	0.9%	0.9%
10	4.5%	3.2%	2.5%	2.0%	1.5%	0.8%	0.8%	0.8%	0.8%
11	4.1%	2.8%	2.2%	1.7%	1.3%	0.6%	0.6%	0.6%	0.6%
12	3.5%	2.5%	2.0%	1.5%	1.1%	0.5%	0.5%	0.5%	0.5%
13	3.1%	2.3%	1.7%	1.4%	1.0%	0.4%	0.4%	0.4%	0.4%
14	2.8%	2.0%	1.5%	1.2%	0.8%	0.4%	0.4%	0.4%	0.4%
15	2.5%	1.8%	1.3%	1.0%	0.7%	0.4%	0.4%	0.4%	0.4%
16	2.3%	1.6%	1.1%	0.9%	0.6%	0.4%	0.4%	0.4%	0.4%
17	2.0%	1.4%	1.0%	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%
18	1.8%	1.3%	0.9%	0.7%	0.5%	0.4%	0.4%	0.4%	0.4%
19	1.7%	1.2%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%
20+	1.5%	1.0%	0.8%	0.6%	0.4%	0.4%	0.4%	0.4%	0.4%

Fully Underwritten

Duration	Issue Age								
	30	40	45	50	55	60	65	70	80
1	15.8%	8.9%	7.2%	5.2%	4.4%	4.6%	5.7%	4.6%	4.6%
2	13.0%	7.4%	6.2%	4.5%	3.7%	3.2%	3.6%	2.8%	2.8%
3	11.1%	7.1%	5.2%	4.2%	3.1%	2.6%	2.2%	2.1%	2.1%
4	9.6%	6.2%	4.5%	3.6%	2.6%	2.1%	1.7%	1.8%	1.8%
5	8.2%	5.4%	3.9%	3.0%	2.2%	1.6%	1.4%	1.5%	1.5%
6	7.1%	4.7%	3.3%	2.6%	1.9%	1.3%	1.1%	1.3%	1.3%
7	6.1%	4.1%	2.9%	2.2%	1.6%	1.0%	0.6%	1.1%	1.1%
8	5.2%	3.5%	2.5%	1.8%	1.3%	0.8%	0.6%	0.8%	0.8%
9	4.5%	3.1%	2.1%	1.5%	1.1%	0.6%	0.6%	0.8%	0.8%
10	4.2%	2.6%	1.9%	1.3%	0.9%	0.6%	0.6%	0.8%	0.8%
11	3.7%	2.2%	1.6%	1.2%	0.8%	0.6%	0.6%	0.8%	0.8%
12	3.5%	2.0%	1.3%	1.0%	0.7%	0.6%	0.6%	0.8%	0.8%
13	3.2%	1.8%	1.1%	0.8%	0.6%	0.6%	0.6%	0.8%	0.8%
14	3.0%	1.6%	0.9%	0.7%	0.6%	0.6%	0.6%	0.8%	0.8%
15	2.8%	1.4%	0.7%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
16	2.6%	1.3%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
17	2.4%	1.1%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
18	2.2%	1.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
19	2.0%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%
20+	1.9%	0.9%	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.8%

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Original Pricing Assumption for Lapses:

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

Voluntary Terminations:

for GPO:

Duration	30	40	45	50	55	60	65	70	80
1	10.00%	8.30%	6.50%	6.50%	6.50%	6.80%	2.70%	2.70%	2.70%
2	8.00%	6.80%	5.50%	5.30%	5.00%	4.50%	2.20%	2.20%	2.20%
3	7.00%	6.00%	5.00%	4.80%	4.50%	4.00%	2.00%	2.00%	2.00%
4	6.00%	5.00%	4.00%	3.50%	3.00%	2.80%	1.70%	1.70%	1.70%
5	5.00%	4.40%	3.80%	3.10%	2.50%	2.20%	1.60%	1.60%	1.60%
6	4.50%	4.00%	3.50%	2.90%	2.30%	1.90%	1.60%	1.60%	1.60%
7	4.00%	3.60%	3.30%	2.60%	2.00%	1.70%	1.50%	1.50%	1.50%
8	3.50%	3.10%	2.80%	2.10%	1.50%	1.50%	1.50%	1.50%	1.50%
9	3.00%	2.50%	2.00%	1.60%	1.50%	1.50%	1.50%	1.50%	1.50%
10	2.50%	2.00%	1.50%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
11	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
12	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
13	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
14+	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%

for CIC:

Duration	Age 30	40	45	50	55	60	65	70	80
1	10.00%	8.30%	6.50%	6.50%	6.50%	6.80%	2.70%	2.70%	2.70%
2	8.00%	6.80%	5.50%	5.30%	5.00%	4.50%	2.15%	2.15%	2.15%
3	7.00%	6.00%	5.00%	4.80%	4.50%	4.00%	1.95%	1.95%	1.95%
4	6.00%	5.00%	4.00%	3.50%	3.00%	2.80%	1.60%	1.60%	1.60%
5	5.00%	4.40%	3.80%	3.10%	2.50%	2.20%	1.50%	1.50%	1.50%
6	4.50%	4.00%	3.50%	2.90%	2.30%	1.90%	1.40%	1.40%	1.40%
7	4.00%	3.60%	3.30%	2.60%	2.00%	1.70%	1.30%	1.30%	1.30%
8	3.50%	3.10%	2.80%	2.10%	1.50%	1.50%	1.20%	1.20%	1.20%
9	3.00%	2.50%	2.00%	1.60%	1.50%	1.50%	1.10%	1.10%	1.10%
10	2.50%	2.00%	1.50%	1.40%	1.40%	1.40%	1.00%	1.00%	1.00%
11+	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%

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The following tables show how our new best estimate assumption compares to our actual observed experience:

Experience period: 3 year study 6/30/2006-6/30/2009

Duration	A/E
1	98.8%
2	99.5%
3	96.8%
4	99.6%
5+	102.2%
Total	99.6%

For lapses, our original pricing assumption was set lower at the time of the initial premium rate development than on prior forms, based on company data we were observing at the time. We have since observed generally lower lapse rates, particularly in later durations, for older issue ages.

8. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

10. Marketing Method

The employees and other eligibles were marketed through the Employer, Union or Association as part of their corporate sponsored employee benefits package with the support of John Hancock representatives and direct mail.

11. Underwriting

Actively at Work employees were generally offered coverage on a Guaranteed Acceptance basis during limited enrollment periods. Other eligibles were underwritten using either simplified (short form) or full underwriting.

12. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to elected benefit or premium payment options, group specific factor, or eligible discount remain unchanged from the initial rate filing.

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13. Premium Modalization Rules

Premiums are payable through payroll deduction, direct bill, automatic bank withdrawal or credit cards on a monthly basis. The monthly premium rates are attached. The following factors are used to illustrate other modes, if applicable.

Monthly: 1
Quarterly: 3
Semi-annual: 6
Annual: 12

14. Issue Age Range

Issue ages are 18 + ; premiums are determined on an age last birthday basis.

15. Area Factors

Area factors are not applicable to any of the policy forms or optional benefits.

16. Average Annual Premium

The table below summarizes the average annual premium per certificate before and after the requested increase.

Form	Nationwide prior to rate increase	DC prior to rate increase	DC following the rate increase
P-FACE(2004)	\$1,006	\$590	\$723

17. Number of Certificate Holders

The table below summarizes, as of 12/31/2009, the number of certificates inforce and their 2009 annualized premium that will be affected by this rate increase in your district, split by certificates issued before and after the adoption of the rate stability regulation.

Form	Pre-Rate Stability		Post-Rate Stability	
	Number of Certificates	2009 Annualized Premium	Number of Certificates	2009 Annualized Premium
P-FACE(2004)	30	\$11,021	238	\$147,092

We are treating pre-rate stability certificates the same as post-rate stability certificates.

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18. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2009 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2009 have also been allocated to the calendar year of incurral and included in historic incurred claims.

19. Requested Rate Increase

The company is requesting an average rate increase of 22.5%, which varies by issue age, benefit period, and inflation option, and ranges from 0% to 24.0%. This was derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience. We then determined the amount of rate increase (27.9%) that would be needed to revert to the original lifetime expected loss ratio for the form.
2. In order to limit the magnitude of the rate increase, particularly at the older ages, we capped the maximum rate increase to 24.0% for issue ages below 75; between issue ages 76 and 79, the maximum rate increase grades from 20% to 5% in 5% intervals, and there will be no additional rate increase for issue ages 80 and above.
3. In addition, the increases were reduced or eliminated if necessary, so that for any insured subject to a rate increase, the premium rates do not exceed the rates that have been filed in your district for new business under our currently sold P-FACE(2009) policy form (this is demonstrated in **Appendix A**).
4. Finally, we ensured that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the rest (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of Exhibit 1 where it can be seen that the sum of past and future projected incurred claims exceeds the sum of (the original premium times the original loss ratio) and (the rate increase premium times the 85% loss ratio requirement).

Appendix B contains the new proposed rate tables for all policy forms included with this filing. Please note that the actual rates implemented may vary slightly from those in Appendix B due to implementation rounding algorithms.

20. Experience – Past & Future

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with the requested rate increase is 98.4%, well in excess of the minimum loss ratio of 60%. The lifetime loss ratio as of 12/31/09 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, Exhibit 1 contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

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Furthermore, Exhibit 1 demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Note that rate increases will only apply once the applicable group policy rate guarantee has expired.

21. New inflation options that will allow policyholders to avoid the rate increase

Although we are no longer issuing new policies on these forms we are filing a new inflation option that will allow policyholders that have 5% Compound Inflation Coverage (CIC) the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily benefit and their current remaining Lifetime Maximum Benefit (LMB) but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 4.5%.

The 4.5% indexation was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

The premium rate schedules for this option are the current rate schedules for the 5% Compound Inflation coverage option and are included in this filing as **Appendix C**.

22. History of previous rate revisions

There have been no prior rate increases on these forms.

23. Proposed Effective Date

These rates will not be effective until after we have satisfied the required 60 days advance notice to the policyholder and to the insureds.

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24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

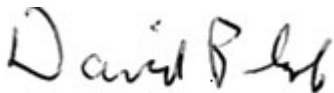
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this district; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion the revised premium rate schedules are sufficient to cover anticipated costs under moderately adverse experience and the premium rate schedules are reasonably expected to be sustainable over the life of the forms with no future premium increases anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this district.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



David Plumb, FSA, MAAA
Vice President
John Hancock Life Insurance Company

Exhibit 1 : Nationwide Experience

Corporate Choice (P-FACE (2004))

All Inflation Options

		Original Assumptions			Historical & Projected Experience				
					Before Proposed Increase			With Proposed Rate Increase	
Calendar Year		Incurred Claims	Earned Premium	Incurred Loss Ratio*	Incurred Claims	Earned Premium	Incurred Loss Ratio*	Earned Premium	Incurred Loss Ratio*
Historical Experience	2006	14,529	281,577	5%	-	270,080	0%	270,080	0%
	2007	75,914	1,667,205	5%	142	1,613,247	0%	1,613,247	0%
	2008	186,213	4,284,273	4%	160,370	4,143,693	4%	4,143,693	4%
	2009	308,248	6,664,728	5%	280,418	6,480,008	4%	6,480,008	4%
Projected Future Experience	2010	394,620	7,324,371	5%	627,394	7,151,453	9%	7,151,453	9%
	2011	456,806	6,952,695	7%	644,703	6,782,445	10%	7,429,259	9%
	2012	523,111	6,651,900	8%	690,452	6,487,401	11%	7,323,890	9%
	2013	606,443	6,403,693	9%	750,721	6,241,358	12%	7,071,312	11%
	2014	717,318	6,190,953	12%	828,623	6,032,262	14%	7,184,750	12%
	2015	832,892	5,996,769	14%	926,707	5,850,903	16%	7,177,603	13%
	2016	943,329	5,819,003	16%	1,047,185	5,689,751	18%	6,980,723	15%
	2017	1,067,709	5,657,395	19%	1,191,656	5,542,429	22%	6,800,562	18%
	2018	1,235,208	5,514,273	22%	1,359,048	5,404,109	25%	6,631,238	20%
	2019	1,440,714	5,386,642	27%	1,553,293	5,271,735	29%	6,469,027	24%
	2020	1,653,993	5,264,541	31%	1,786,461	5,143,397	35%	6,311,605	28%
	2021	1,869,935	5,139,096	36%	2,066,382	5,017,413	41%	6,156,923	34%
	2022	2,114,436	5,007,510	42%	2,397,576	4,891,771	49%	6,002,525	40%
	2023	2,425,479	4,872,386	50%	2,779,973	4,764,353	58%	5,845,818	48%
	2024	2,784,068	4,734,749	59%	3,209,603	4,633,524	69%	5,684,805	56%
	2025	3,139,618	4,592,834	68%	3,689,975	4,498,300	82%	5,518,295	67%
	2026	3,497,463	4,447,473	79%	4,235,522	4,358,056	97%	5,345,531	79%
	2027	3,906,352	4,297,960	91%	4,862,330	4,212,380	115%	5,166,009	94%
	2028	4,396,368	4,143,439	106%	5,558,532	4,061,196	137%	4,979,641	112%
	2029	4,930,961	3,984,569	124%	6,269,570	3,904,600	161%	4,786,555	131%
	2030	5,475,918	3,822,686	143%	6,946,624	3,742,781	186%	4,586,987	151%
	2031	6,028,261	3,659,207	165%	7,594,628	3,576,252	212%	4,381,569	173%
	2032	6,563,149	3,489,584	188%	8,282,661	3,405,839	243%	4,171,323	199%
	2033	7,050,614	3,316,916	213%	9,081,245	3,232,444	281%	3,957,376	229%
	2034	7,519,693	3,146,300	239%	9,895,662	3,056,941	324%	3,740,830	265%
	2035	8,012,942	2,974,737	269%	10,569,293	2,880,186	367%	3,522,766	300%
	2036	8,519,410	2,802,907	304%	11,080,931	2,703,126	410%	3,304,368	335%
	2037	9,016,362	2,633,407	342%	11,556,698	2,526,809	457%	3,086,946	374%
	2038	9,486,230	2,464,604	385%	12,170,527	2,352,291	517%	2,871,813	424%
	2039	9,910,352	2,295,810	432%	12,811,193	2,180,597	588%	2,660,246	482%
	2040	10,279,842	2,131,642	482%	13,223,437	2,012,724	657%	2,453,488	539%
	2041	10,579,487	1,974,435	536%	13,333,460	1,849,761	721%	2,252,891	592%
	2042	10,767,164	1,821,617	591%	13,286,729	1,692,647	785%	2,059,620	645%
	2043	10,856,506	1,673,421	649%	13,378,065	1,541,981	868%	1,874,419	714%
	2044	10,938,009	1,531,177	714%	13,577,643	1,398,289	971%	1,697,940	800%
	2045	11,024,926	1,396,857	789%	13,639,337	1,262,111	1081%	1,530,844	891%
2046	11,067,044	1,270,936	871%	13,487,189	1,134,003	1189%	1,373,816	982%	
2047	11,052,788	1,151,725	960%	13,212,681	1,014,425	1302%	1,227,419	1076%	
2048	10,984,037	1,037,424	1059%	12,905,805	903,493	1428%	1,091,792	1182%	
2049	10,855,641	931,017	1166%	12,533,483	801,029	1565%	966,712	1297%	
Value as of 12/31/09*:									
Past		600,362	13,240,356	4.5%	447,357	12,838,140	3.5%	12,838,140	3.5%
Future		100,845,120	92,880,435	108.6%	117,495,454	90,225,916	130.2%	106,966,381	109.8%
Lifetime		101,445,482	106,120,791	95.6%	117,942,811	103,064,056	114.4%	119,804,520	98.4%

*reflecting maximum statutory valuation rate

Test: Total Incurred Claims exceeds the Total Initial Premiums x Original Loss Ratio (instead of 58%) + Increased Premiums x 85%

Accum Value of Past Incurred Claims =		447,357	>	Accum Value of Past Initial Prem x 95.6% =		12,272,536
Present Value of Future Incurred Claims =		117,495,454		Present Value of Future Initial Prem x 95.6% =		86,250,879
TOTAL =		117,942,811		Accum Value of Prior Increases x 85% =		-
				Present Value of Future Increases x 85% =		14,229,395
TOTAL =		117,942,811		TOTAL =		112,752,811

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.

P-FACE (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of P-FACE (2004) groups and the equivalent commission load.

Inflation Option: Future Purchase Option

Current New Business Rates (P-FACE (2009) policy):						New Business Rates reflecting Benefit Differences*:						P-FACE (2004) Rates after requested Rate Increase:						P-FACE (2004) Rate Increase %:					
Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period				
	2	3	4	5	6		2	3	4	5	6		2	3	4	5	6		2	3	4	5	6
18-29	0.60	0.73	0.80	0.85	0.89	18-29	0.58	0.70	0.78	0.82	0.86	18-29	0.74	0.83	1.07	1.17	1.23	18-29	0%	0%	0%	0%	0%
30	0.60	0.73	0.80	0.85	0.89	30	0.58	0.70	0.78	0.82	0.86	30	0.74	0.83	1.07	1.17	1.23	30	0%	0%	0%	0%	0%
31	0.62	0.76	0.83	0.88	0.92	31	0.60	0.73	0.81	0.85	0.89	31	0.75	0.84	1.09	1.18	1.24	31	0%	0%	0%	0%	0%
32	0.65	0.78	0.87	0.91	0.96	32	0.62	0.76	0.84	0.88	0.92	32	0.76	0.86	1.10	1.20	1.26	32	0%	0%	0%	0%	0%
33	0.67	0.81	0.90	0.94	0.99	33	0.65	0.78	0.87	0.91	0.96	33	0.77	0.87	1.12	1.21	1.28	33	0%	0%	0%	0%	0%
34	0.70	0.84	0.93	0.98	1.03	34	0.67	0.81	0.90	0.95	0.99	34	0.77	0.89	1.13	1.23	1.30	34	0%	0%	0%	0%	0%
35	0.72	0.87	0.96	1.02	1.07	35	0.70	0.84	0.93	0.98	1.03	35	0.78	0.90	1.15	1.24	1.32	35	0%	0%	0%	0%	0%
36	0.75	0.91	1.00	1.05	1.11	36	0.72	0.87	0.97	1.02	1.07	36	0.79	0.92	1.16	1.26	1.34	36	0%	0%	0%	0%	0%
37	0.77	0.94	1.04	1.09	1.15	37	0.75	0.91	1.00	1.05	1.11	37	0.80	0.93	1.18	1.28	1.35	37	0%	0%	0%	0%	0%
38	0.80	0.97	1.08	1.13	1.19	38	0.78	0.94	1.04	1.09	1.15	38	0.81	0.95	1.19	1.29	1.37	38	0%	0%	0%	0%	0%
39	0.83	1.01	1.11	1.17	1.23	39	0.80	0.98	1.08	1.13	1.19	39	0.82	0.98	1.21	1.31	1.39	39	0%	1%	0%	0%	0%
40	0.86	1.05	1.16	1.22	1.28	40	0.83	1.01	1.12	1.18	1.23	40	0.83	1.01	1.23	1.32	1.41	40	1%	3%	0%	0%	0%
41	0.91	1.11	1.22	1.29	1.35	41	0.88	1.07	1.18	1.24	1.31	41	0.88	1.07	1.25	1.36	1.45	41	4%	6%	0%	0%	0%
42	0.97	1.17	1.30	1.36	1.43	42	0.94	1.13	1.25	1.32	1.38	42	0.94	1.13	1.28	1.39	1.49	42	8%	9%	0%	0%	0%
43	1.03	1.24	1.37	1.44	1.52	43	0.99	1.20	1.33	1.40	1.46	43	0.99	1.20	1.33	1.42	1.53	43	12%	12%	1%	0%	0%
44	1.09	1.31	1.45	1.53	1.61	44	1.05	1.27	1.40	1.48	1.55	44	1.05	1.27	1.40	1.48	1.57	44	16%	15%	5%	1%	0%
45	1.15	1.39	1.54	1.62	1.70	45	1.11	1.34	1.49	1.56	1.64	45	1.11	1.34	1.49	1.56	1.64	45	20%	18%	8%	5%	2%
46	1.22	1.48	1.63	1.72	1.81	46	1.18	1.43	1.58	1.66	1.74	46	1.17	1.43	1.58	1.66	1.74	46	24%	22%	13%	8%	5%
47	1.30	1.57	1.74	1.83	1.92	47	1.25	1.52	1.68	1.77	1.85	47	1.20	1.48	1.68	1.77	1.85	47	24%	24%	18%	12%	9%
48	1.38	1.67	1.84	1.94	2.04	48	1.33	1.61	1.78	1.88	1.97	48	1.23	1.52	1.78	1.88	1.97	48	24%	24%	23%	17%	12%
49	1.46	1.77	1.96	2.06	2.17	49	1.41	1.71	1.89	1.99	2.09	49	1.25	1.56	1.83	1.99	2.09	49	24%	24%	24%	21%	16%
50	1.56	1.88	2.08	2.19	2.30	50	1.50	1.82	2.01	2.12	2.22	50	1.28	1.60	1.86	2.10	2.22	50	24%	24%	24%	24%	20%
51	1.66	2.01	2.22	2.34	2.45	51	1.60	1.94	2.15	2.26	2.37	51	1.31	1.67	1.92	2.15	2.36	51	24%	24%	24%	24%	24%
52	1.77	2.14	2.37	2.49	2.62	52	1.71	2.07	2.29	2.41	2.53	52	1.35	1.75	1.97	2.20	2.42	52	24%	24%	24%	24%	24%
53	1.89	2.29	2.53	2.66	2.79	53	1.83	2.21	2.44	2.57	2.70	53	1.38	1.82	2.02	2.25	2.48	53	24%	24%	24%	24%	24%
54	2.02	2.44	2.70	2.84	2.98	54	1.95	2.36	2.61	2.74	2.88	54	1.41	1.90	2.08	2.31	2.54	54	24%	24%	24%	24%	24%
55	2.15	2.60	2.88	3.03	3.18	55	2.08	2.52	2.78	2.93	3.07	55	1.45	1.98	2.14	2.37	2.61	55	24%	24%	24%	24%	24%
56	2.30	2.79	3.08	3.25	3.41	56	2.23	2.70	2.98	3.14	3.29	56	1.58	2.08	2.28	2.52	2.78	56	24%	24%	24%	24%	24%
57	2.47	2.99	3.30	3.48	3.65	57	2.39	2.89	3.19	3.36	3.53	57	1.71	2.18	2.43	2.69	2.97	57	24%	24%	24%	24%	24%
58	2.65	3.20	3.54	3.73	3.91	58	2.56	3.10	3.42	3.60	3.78	58	1.86	2.28	2.59	2.87	3.17	58	24%	24%	24%	24%	24%
59	2.84	3.43	3.79	3.99	4.19	59	2.74	3.32	3.67	3.86	4.05	59	2.02	2.39	2.76	3.05	3.38	59	24%	24%	24%	24%	24%
60	3.04	3.68	4.07	4.28	4.49	60	2.94	3.56	3.93	4.13	4.34	60	2.20	2.51	2.94	3.25	3.61	60	24%	24%	24%	24%	24%
61	3.29	3.98	4.40	4.63	4.86	61	3.18	3.85	4.25	4.47	4.70	61	2.36	2.73	3.17	3.53	3.91	61	24%	24%	24%	24%	24%
62	3.56	4.31	4.76	5.01	5.26	62	3.44	4.16	4.60	4.84	5.08	62	2.53	2.97	3.42	3.84	4.25	62	24%	24%	24%	24%	24%
63	3.85	4.66	5.15	5.42	5.69	63	3.72	4.50	4.97	5.24	5.50	63	2.71	3.24	3.68	4.17	4.61	63	24%	24%	24%	24%	24%
64	4.16	5.04	5.57	5.86	6.15	64	4.02	4.87	5.38	5.66	5.95	64	2.91	3.53	3.97	4.53	5.00	64	24%	24%	24%	24%	24%
65	4.50	5.45	6.02	6.34	6.66	65	4.35	5.27	5.82	6.13	6.43	65	3.12	3.84	4.28	4.92	5.43	65	24%	24%	24%	24%	24%
66	4.89	5.93	6.55	6.89	7.24	66	4.73	5.73	6.33	6.66	6.99	66	3.44	4.23	4.74	5.43	6.02	66	24%	24%	24%	24%	24%
67	5.32	6.44	7.12	7.49	7.87	67	5.14	6.22	6.88	7.24	7.60	67	3.80	4.67	5.25	6.01	6.68	67	24%	24%	24%	24%	24%
68	5.78	7.00	7.73	8.14	8.55	68	5.59	6.76	7.47	7.87	8.26	68	4.19	5.15	5.82	6.64	7.42	68	24%	24%	24%	24%	24%
69	6.28	7.61	8.41	8.85	9.29	69	6.07	7.35	8.12	8.55	8.98	69	4.61	5.67	6.45	7.34	8.23	69	24%	24%	24%	24%	24%
70	6.83	8.27	9.14	9.62	10.10	70	6.60	7.99	8.83	9.29	9.76	70	5.09	6.26	7.14	8.11	9.13	70	24%	24%	24%	24%	24%
71	7.66	9.28	10.25	10.79	11.32	71	7.40	8.96	9.90	10.42	10.94	71	5.72	7.09	8.02	9.10	10.14	71	24%	24%	24%	24%	24%
72	8.59	10.40	11.49	12.09	12.70	72	8.30	10.05	11.10	11.69	12.27	72	6.43	8.02	9.01	10.21	11.26	72	24%	24%	24%	24%	24%
73	9.63	11.66	12.89	13.56	14.24	73	9.30	11.27	12.45	13.10	13.76	73	7.23	9.09	10.12	11.46	12.50	73	24%	24%	24%	24%	24%
74	10.80	13.08	14.45	15.21	15.97	74	10.43	12.64	13.96	14.70	15.43	74	8.12	10.29	11.37	12.86	13.89	74	24%	24%	24%	24%	24%
75	12.11	14.67	16.20	17.06	17.91	75	11.70	14.17	15.66	16.48	17.30	75	9.13	11.66	12.78	14.43	15.42	75	24%	24%	24%	24%	24%
76	13.58	16.45	18.17	19.13	20.08	76	13.12	15.89	17.56	18.48	19.41	76	9.98	12.76	13.97	15.79	16.87	76	20%	20%	20%	20%	20%
77	15.23	18.45	20.38	21.45	22.52	77	14.72	17.82	19.69	20.73	21.76	77	10.80	13.82	15.13	17.10	18.27	77	15%	15%	15%	15%	15%
78	17.08	20.69	22.85	24.06	25.26	78	16.50	19.99	22.08	23.24	24.40	78	11.67	14.95	16.36	18.50	19.75	78	10%	10%	10%	10%	10%
79	19.15	23.20	25.63	26.98	28.33	79	18.51	22.42	24.76	26.06	27.37	79	12.59	16.14	17.64	19.97	21.30	79	5%	5%	5%	5%	5%
80	21.48	26.02	28.74	30.25	31.77	80	20.75	25.14	27.77	29.23	30.69	80	13.54	17.38	18.99	21.50	22.93	80	0%	0%	0%	0%	0%
81	23.63	28.62	31.61	33.28	34.94	81	22.83	27.65	30.55	32.15	33.76	81	15.17	19.46	21.27	24.08	25.68	81	0%	0%	0%	0%	0%
82	25.78	31.22	34.49	36.30	38.12	82	24.90	30.17	33.32	35.08	36.83	82	16.80	21.55	23.55	26.66	28.43	82	0%	0%	0%	0%	0%
83	28.57	34.60	38.22	40.24	42.25	83	27.60	33.43	36.93	38.88	40.82	83	18.69	23.98	26.20	29.67	31.64	83	0%	0%	0%	0%	0%
84	31.36	37.99	41.96	44.17	46.38	84	30.30	36.70	40.54	42.68	44.81	84	20.99	26.94	29.43	33.32	35.54	84	0%	0%	0%	0%	0%

Appendix A - Comparison to New Business Rates (Corporate Choice P-FACE (2004))

Rates shown are for a 90-day EP, 100% HHC benefit, with ROP to age 70 and are per \$5 monthly benefit.

P-FACE (2009) rates reflect a 1.15 Group Specific Factor to reflect the average case size of P-FACE (2004) groups and the equivalent commission load.

Inflation Option: Compound Inflation Coverage

Current New Business Rates (P-FACE (2009) policy):						New Business Rates reflecting Benefit Differences*:						P-FACE (2004) Rates after requested Rate Increase:						P-FACE (2004) Rate Increase %:					
Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period					Issue Age	Benefit Period				
	2	3	4	5	6		2	3	4	5	6		2	3	4	5	6		2	3	4	5	6
18-29	4.13	5.00	5.53	5.82	6.11	18-29	3.99	4.83	5.34	5.62	5.90	18-29	2.22	2.87	3.16	3.70	4.17	18-29	24%	24%	24%	24%	24%
30	4.13	5.00	5.53	5.82	6.11	30	3.99	4.83	5.34	5.62	5.90	30	2.22	2.87	3.16	3.70	4.17	30	24%	24%	24%	24%	24%
31	4.21	5.10	5.64	5.93	6.23	31	4.07	4.93	5.45	5.73	6.02	31	2.25	2.90	3.22	3.76	4.22	31	24%	24%	24%	24%	24%
32	4.30	5.21	5.75	6.06	6.36	32	4.15	5.03	5.56	5.85	6.14	32	2.29	2.94	3.28	3.81	4.27	32	24%	24%	24%	24%	24%
33	4.39	5.31	5.87	6.18	6.49	33	4.24	5.13	5.67	5.97	6.27	33	2.33	2.97	3.34	3.87	4.32	33	24%	24%	24%	24%	24%
34	4.48	5.42	5.99	6.31	6.62	34	4.33	5.24	5.79	6.09	6.40	34	2.37	3.01	3.40	3.94	4.37	34	24%	24%	24%	24%	24%
35	4.57	5.53	6.11	6.43	6.76	35	4.41	5.35	5.91	6.22	6.53	35	2.40	3.04	3.47	4.00	4.42	35	24%	24%	24%	24%	24%
36	4.66	5.65	6.24	6.57	6.89	36	4.50	5.46	6.03	6.34	6.66	36	2.44	3.08	3.53	4.06	4.47	36	24%	24%	24%	24%	24%
37	4.76	5.76	6.36	6.70	7.03	37	4.60	5.57	6.15	6.47	6.80	37	2.48	3.11	3.60	4.12	4.52	37	24%	24%	24%	24%	24%
38	4.85	5.88	6.49	6.84	7.18	38	4.69	5.68	6.27	6.60	6.94	38	2.53	3.15	3.66	4.19	4.58	38	24%	24%	24%	24%	24%
39	4.95	6.00	6.63	6.98	7.32	39	4.79	5.80	6.40	6.74	7.08	39	2.57	3.19	3.73	4.26	4.63	39	24%	24%	24%	24%	24%
40	5.05	6.12	6.76	7.12	7.47	40	4.88	5.91	6.53	6.88	7.22	40	2.61	3.22	3.80	4.32	4.68	40	24%	24%	24%	24%	24%
41	5.20	6.30	6.96	7.32	7.69	41	5.02	6.09	6.72	7.08	7.43	41	2.64	3.28	3.87	4.38	4.75	41	24%	24%	24%	24%	24%
42	5.35	6.48	7.16	7.54	7.91	42	5.17	6.26	6.92	7.28	7.64	42	2.68	3.34	3.95	4.43	4.81	42	24%	24%	24%	24%	24%
43	5.51	6.67	7.37	7.75	8.14	43	5.32	6.44	7.12	7.49	7.87	43	2.71	3.40	4.02	4.48	4.88	43	24%	24%	24%	24%	24%
44	5.66	6.86	7.58	7.98	8.38	44	5.47	6.63	7.32	7.71	8.09	44	2.75	3.46	4.10	4.54	4.94	44	24%	24%	24%	24%	24%
45	5.83	7.06	7.80	8.21	8.62	45	5.63	6.82	7.53	7.93	8.33	45	2.78	3.52	4.18	4.59	5.01	45	24%	24%	24%	24%	24%
46	6.01	7.28	8.04	8.46	8.89	46	5.81	7.03	7.77	8.18	8.58	46	2.82	3.58	4.26	4.65	5.06	46	24%	24%	24%	24%	24%
47	6.19	7.50	8.29	8.72	9.16	47	5.98	7.25	8.01	8.43	8.85	47	2.86	3.65	4.34	4.71	5.12	47	24%	24%	24%	24%	24%
48	6.39	7.73	8.54	8.99	9.44	48	6.17	7.47	8.25	8.69	9.12	48	2.91	3.71	4.42	4.77	5.18	48	24%	24%	24%	24%	24%
49	6.58	7.97	8.81	9.27	9.73	49	6.36	7.70	8.51	8.96	9.41	49	2.95	3.78	4.50	4.83	5.24	49	24%	24%	24%	24%	24%
50	6.79	8.22	9.08	9.56	10.04	50	6.56	7.94	8.77	9.23	9.70	50	2.99	3.85	4.58	4.89	5.30	50	24%	24%	24%	24%	24%
51	7.00	8.48	9.37	9.86	10.36	51	6.77	8.19	9.05	9.53	10.01	51	3.09	3.95	4.72	5.04	5.48	51	24%	24%	24%	24%	24%
52	7.23	8.75	9.67	10.18	10.69	52	6.98	8.46	9.34	9.83	10.32	52	3.19	4.06	4.85	5.20	5.66	52	24%	24%	24%	24%	24%
53	7.46	9.03	9.98	10.50	11.03	53	7.20	8.73	9.64	10.15	10.65	53	3.29	4.17	5.00	5.37	5.85	53	24%	24%	24%	24%	24%
54	7.69	9.32	10.29	10.84	11.38	54	7.43	9.00	9.95	10.47	10.99	54	3.40	4.28	5.14	5.54	6.05	54	24%	24%	24%	24%	24%
55	7.94	9.62	10.62	11.18	11.74	55	7.67	9.29	10.26	10.80	11.34	55	3.51	4.39	5.29	5.71	6.26	55	24%	24%	24%	24%	24%
56	8.19	9.92	10.96	11.54	12.11	56	7.91	9.59	10.59	11.15	11.71	56	3.62	4.63	5.47	5.95	6.52	56	24%	24%	24%	24%	24%
57	8.45	10.24	11.31	11.91	12.50	57	8.17	9.89	10.93	11.50	12.08	57	3.74	4.88	5.66	6.20	6.80	57	24%	24%	24%	24%	24%
58	8.72	10.57	11.67	12.29	12.90	58	8.43	10.21	11.28	11.87	12.47	58	3.86	5.15	5.86	6.45	7.10	58	24%	24%	24%	24%	24%
59	9.00	10.90	12.05	12.68	13.31	59	8.70	10.54	11.64	12.25	12.86	59	3.98	5.43	6.07	6.72	7.40	59	24%	24%	24%	24%	24%
60	9.29	11.25	12.43	13.08	13.74	60	8.98	10.87	12.01	12.64	13.27	60	4.11	5.72	6.28	7.00	7.72	60	24%	24%	24%	24%	24%
61	9.63	11.67	12.89	13.56	14.24	61	9.31	11.27	12.45	13.11	13.76	61	4.39	5.97	6.65	7.40	8.12	61	24%	24%	24%	24%	24%
62	9.98	12.09	13.36	14.06	14.77	62	9.65	11.68	12.91	13.59	14.27	62	4.69	6.23	7.04	7.81	8.54	62	24%	24%	24%	24%	24%
63	10.35	12.54	13.85	14.58	15.31	63	10.00	12.11	13.38	14.09	14.79	63	5.00	6.50	7.45	8.25	8.98	63	24%	24%	24%	24%	24%
64	10.73	13.00	14.36	15.11	15.87	64	10.37	12.56	13.87	14.60	15.33	64	5.34	6.79	7.89	8.72	9.44	64	24%	24%	24%	24%	24%
65	11.12	13.47	14.88	15.67	16.45	65	10.75	13.02	14.38	15.14	15.89	65	5.70	7.08	8.35	9.21	9.93	65	24%	24%	24%	24%	24%
66	11.60	14.05	15.52	16.33	17.15	66	11.21	13.57	14.99	15.78	16.57	66	6.14	7.70	9.03	10.02	10.83	66	24%	24%	24%	24%	24%
67	12.09	14.65	16.18	17.03	17.88	67	11.68	14.15	15.63	16.45	17.28	67	6.61	8.37	9.75	10.91	11.81	67	24%	24%	24%	24%	24%
68	12.61	15.27	16.87	17.75	18.64	68	12.18	14.75	16.30	17.15	18.01	68	7.12	9.09	10.54	11.87	12.87	68	24%	24%	24%	24%	24%
69	13.14	15.92	17.58	18.51	19.44	69	12.70	15.38	16.99	17.88	18.78	69	7.66	9.88	11.39	12.91	14.04	69	24%	24%	24%	24%	24%
70	13.70	16.60	18.33	19.30	20.26	70	13.24	16.03	17.71	18.65	19.58	70	8.25	10.74	12.31	14.05	15.30	70	24%	24%	24%	24%	24%
71	14.79	17.92	19.79	20.84	21.88	71	14.29	17.31	19.12	20.13	21.14	71	9.08	11.80	13.69	15.50	16.76	71	24%	24%	24%	24%	24%
72	15.97	19.35	21.37	22.50	23.62	72	15.43	18.69	20.65	21.74	22.82	72	9.98	12.97	15.23	17.10	18.35	72	24%	24%	24%	24%	24%
73	17.24	20.89	23.07	24.29	25.50	73	16.66	20.18	22.29	23.47	24.64	73	10.98	14.25	16.94	18.86	20.10	73	24%	24%	24%	24%	24%
74	18.62	22.55	24.91	26.22	27.54	74	17.99	21.79	24.07	25.34	26.60	74	12.08	15.65	18.83	20.81	22.01	74	24%	24%	24%	24%	24%
75	20.10	24.35	26.90	28.31	29.73	75	19.42	23.53	25.99	27.36	28.72	75	13.29	17.20	20.95	22.95	24.10	75	24%	24%	24%	24%	24%
76	21.70	26.29	29.04	30.57	32.10	76																	

Appendix B
John Hancock Life Insurance Company
P-FACE (2004)

Monthly Single Premium rates per \$5 of DMB

Issue Age	Future Purchase Option Benefit Period					ABI Option: (5% Compound Inflation) Benefit Period				
	2	3	4	5	6	2	3	4	5	6
18-29	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
30	0.91	1.02	1.32	1.44	1.51	2.73	3.53	3.89	4.55	5.13
31	0.92	1.04	1.34	1.46	1.53	2.77	3.58	3.97	4.62	5.19
32	0.93	1.06	1.36	1.48	1.55	2.82	3.62	4.04	4.70	5.25
33	0.94	1.07	1.37	1.49	1.58	2.86	3.66	4.11	4.77	5.32
34	0.95	1.09	1.39	1.51	1.60	2.91	3.70	4.19	4.84	5.38
35	0.96	1.11	1.41	1.53	1.62	2.96	3.74	4.27	4.92	5.44
36	0.97	1.13	1.43	1.55	1.64	3.01	3.79	4.35	5.00	5.50
37	0.99	1.15	1.45	1.57	1.67	3.06	3.83	4.43	5.08	5.57
38	1.00	1.17	1.47	1.59	1.69	3.11	3.88	4.51	5.16	5.63
39	1.01	1.20	1.49	1.61	1.72	3.16	3.92	4.59	5.24	5.70
40	1.03	1.24	1.51	1.63	1.74	3.21	3.97	4.67	5.32	5.77
41	1.09	1.32	1.54	1.67	1.79	3.25	4.04	4.77	5.38	5.84
42	1.15	1.39	1.58	1.71	1.83	3.29	4.11	4.86	5.45	5.92
43	1.22	1.48	1.63	1.75	1.88	3.34	4.18	4.95	5.52	6.00
44	1.29	1.56	1.73	1.82	1.93	3.38	4.25	5.05	5.59	6.08
45	1.37	1.66	1.83	1.92	2.02	3.42	4.33	5.15	5.65	6.16
46	1.44	1.76	1.94	2.04	2.15	3.47	4.41	5.24	5.72	6.23
47	1.48	1.83	2.06	2.17	2.28	3.52	4.49	5.34	5.80	6.30
48	1.51	1.87	2.19	2.31	2.42	3.58	4.57	5.44	5.87	6.38
49	1.54	1.92	2.25	2.45	2.57	3.63	4.65	5.54	5.94	6.45
50	1.57	1.97	2.29	2.58	2.74	3.68	4.74	5.64	6.01	6.52
51	1.61	2.06	2.36	2.64	2.90	3.80	4.86	5.81	6.20	6.74
52	1.66	2.15	2.42	2.71	2.98	3.92	4.99	5.97	6.40	6.97
53	1.70	2.24	2.49	2.78	3.05	4.05	5.13	6.15	6.60	7.21
54	1.74	2.34	2.56	2.84	3.13	4.18	5.27	6.33	6.81	7.45
55	1.79	2.44	2.63	2.91	3.21	4.32	5.41	6.51	7.03	7.70
56	1.94	2.56	2.80	3.11	3.43	4.45	5.70	6.74	7.32	8.03
57	2.11	2.68	2.99	3.31	3.66	4.60	6.01	6.97	7.63	8.37
58	2.29	2.81	3.19	3.53	3.90	4.75	6.34	7.21	7.94	8.73
59	2.49	2.95	3.40	3.76	4.16	4.90	6.68	7.47	8.27	9.11
60	2.70	3.09	3.62	4.01	4.44	5.06	7.04	7.73	8.62	9.50
61	2.90	3.36	3.90	4.35	4.82	5.40	7.35	8.18	9.10	9.99
62	3.11	3.66	4.21	4.72	5.23	5.77	7.67	8.66	9.62	10.51
63	3.34	3.99	4.54	5.13	5.67	6.16	8.00	9.17	10.16	11.05
64	3.58	4.34	4.89	5.57	6.16	6.57	8.35	9.71	10.73	11.62
65	3.84	4.72	5.27	6.05	6.68	7.02	8.72	10.28	11.33	12.23
66	4.24	5.21	5.84	6.69	7.42	7.56	9.47	11.11	12.33	13.33
67	4.67	5.74	6.47	7.39	8.23	8.14	10.30	12.01	13.42	14.53
68	5.15	6.33	7.16	8.17	9.13	8.76	11.19	12.97	14.61	15.85
69	5.68	6.98	7.94	9.03	10.13	9.43	12.16	14.02	15.90	17.28
70	6.26	7.70	8.79	9.98	11.23	10.16	13.22	15.15	17.30	18.84
71	7.04	8.72	9.88	11.20	12.48	11.17	14.52	16.85	19.08	20.63
72	7.91	9.88	11.09	12.57	13.86	12.29	15.96	18.74	21.05	22.59
73	8.89	11.19	12.46	14.10	15.39	13.52	17.53	20.84	23.22	24.73
74	9.99	12.67	14.00	15.82	17.09	14.87	19.26	23.18	25.61	27.09
75	11.23	14.35	15.72	17.76	18.98	16.36	21.17	25.78	28.25	29.66
76	12.28	15.70	17.20	19.43	20.76	17.49	22.61	27.54	30.19	31.68
77	13.30	17.01	18.62	21.05	22.49	18.51	23.91	29.14	31.94	33.50
78	14.37	18.40	20.13	22.77	24.31	19.56	25.25	30.77	33.74	35.37
79	15.49	19.86	21.71	24.57	26.22	20.63	26.60	32.42	35.56	37.26
80	16.67	21.39	23.37	26.46	28.22	21.70	27.96	34.09	37.40	39.16

Appendix C
John Hancock Life Insurance Company
P-FACE (2004)

Rates to be used with Inflation Decrease Option Only

Monthly Single Premium rates per \$5 of DMB

Issue Age	ABI Option: (4.5% Compound Inflation)				
	Benefit Period				
	2	3	4	5	6
18-29	2.20	2.85	3.14	3.67	4.14
30	2.20	2.85	3.14	3.67	4.14
31	2.24	2.88	3.20	3.73	4.19
32	2.27	2.92	3.26	3.79	4.24
33	2.31	2.95	3.32	3.85	4.29
34	2.35	2.99	3.38	3.91	4.34
35	2.39	3.02	3.44	3.97	4.39
36	2.43	3.06	3.50	4.03	4.44
37	2.47	3.09	3.57	4.09	4.49
38	2.51	3.13	3.63	4.16	4.54
39	2.55	3.16	3.70	4.22	4.60
40	2.59	3.20	3.77	4.29	4.65
41	2.62	3.26	3.84	4.34	4.71
42	2.66	3.31	3.92	4.40	4.78
43	2.69	3.37	3.99	4.45	4.84
44	2.73	3.43	4.07	4.50	4.90
45	2.76	3.49	4.15	4.56	4.97
46	2.80	3.55	4.23	4.62	5.03
47	2.84	3.62	4.31	4.67	5.08
48	2.88	3.68	4.39	4.73	5.14
49	2.93	3.75	4.47	4.79	5.20
50	2.97	3.82	4.55	4.85	5.26
51	3.07	3.92	4.68	5.00	5.44
52	3.16	4.03	4.82	5.16	5.62
53	3.27	4.14	4.96	5.33	5.81
54	3.37	4.25	5.10	5.50	6.01
55	3.48	4.36	5.25	5.67	6.21
56	3.59	4.60	5.43	5.91	6.48
57	3.71	4.85	5.62	6.15	6.75
58	3.83	5.11	5.82	6.41	7.04
59	3.95	5.39	6.02	6.67	7.35
60	4.08	5.68	6.23	6.95	7.66
61	4.36	5.93	6.60	7.34	8.06
62	4.65	6.19	6.98	7.75	8.47
63	4.97	6.46	7.39	8.19	8.91
64	5.30	6.74	7.83	8.65	9.37
65	5.66	7.03	8.29	9.14	9.86
66	6.09	7.64	8.96	9.95	10.75
67	6.56	8.30	9.68	10.82	11.72
68	7.06	9.02	10.46	11.78	12.78
69	7.61	9.81	11.31	12.82	13.93
70	8.19	10.66	12.22	13.95	15.19
71	9.01	11.71	13.59	15.39	16.63
72	9.91	12.87	15.11	16.97	18.22
73	10.90	14.14	16.81	18.72	19.95
74	11.99	15.54	18.69	20.65	21.84
75	13.19	17.07	20.79	22.78	23.92
76	14.57	18.84	22.95	25.15	26.40
77	16.10	20.79	25.34	27.78	29.13
78	17.78	22.95	27.97	30.67	32.15
79	19.64	25.33	30.88	33.87	35.48
80	21.70	27.96	34.09	37.40	39.16

John Hancock Life Insurance Company (U.S.A.)

John Hancock Place
Post Office Box 111 B-6-6
Boston, Massachusetts 02117
1-888-877-6075, ext. 9
Direct: (617) 572-4027
Fax: (617) 572-0399
Email: nrice@jhancock.com



Noah Rice
Senior Contract Consultant
LTC Contracts and Legislative Services

January 11, 2011

Gennet Purcell, Commissioner
District of Columbia Department of Insurance, Securities, and Banking
810 1st Street, N. E., Suite 701
Washington, DC 20002

Re: John Hancock Life Insurance Company (U.S.A.)
Company NAIC # 65838; FEIN #: 01-0233346
Group Long-Term Care Insurance Submission
Revised actuarial memos

Dear Commissioner:

We have just completed our most extensive claims study to date and unfortunately we have concluded that, in order to ensure our ability to meet the needs of our policyholders in the long term, we need to request an inforce premium rate increase that will apply to inforce and prospective certificateholders.

Our study confirmed that the incidence and severity of claims were much higher than what we assumed in the pricing of these policy forms, reinforcing the value of the product to policyholders, but creating a pricing issue.

We are requesting acceptance of a premium rate increase on the policies and policy series listed below and have enclosing updated actuarial memos and rates.

John Hancock Policy Series	Approval Date of filing	Years Policy Series Available for Sale	Percentage Of Increase
P-FACE(2002-2), et al.	8/30/2002	2004 - 2010	0-100%
P-FACE(2004), et al.	6/27/2005	2006 - 2009	0-24%

Alternative Options For Insureds:

We intend to provide options to affected insureds in order to mitigate, or, in some instances, eliminate the rate increase for those insureds. Those options are as follows.

We plan to offer to affected insureds who have purchased the 5% automatic compound inflation feature, an opportunity to eliminate the premium rate increase on their policy by reducing the percentage of the inflation increase on a prospective basis (they will keep any coverage that has already inflated). Below, we have included a table that illustrates the reduced automatic compound inflation percentage by policy series that we intend to offer to allow affected insureds to eliminate the premium rate increase on their policy.

John Hancock Policy Series	New Lower Automatic Compound Percentage*
P-FACE(2002-2), et al.	
Insureds with less than 10 year Lifetime Maximum Benefit	3.2%
Insureds with 10 year or greater Lifetime Maximum Benefit	2.3%
P-FACE(2004), et al.	4.5 %

**Please note these amounts were determined to be actuarially equivalent to the requested rate increases in aggregate.*

We also plan to allow affected insureds to reduce their benefit period, reduce their daily benefit amount, and/or drop optional benefit features.

In addition, when the Contingent Nonforfeiture Benefit, or Nonforfeiture Benefit (if available and purchased) is triggered, those insureds will be offered paid-up coverage in accordance with the applicable nonforfeiture provision. We will make available the NAIC model Contingent Nonforfeiture Benefit if the rate increase trigger is met for all affected certificateholders, even if it was not otherwise required in your State.

We are filing amendment forms, and coverage change request forms which will reflect the options available to the certificateholder. We are also filing a new personal worksheet to reflect the rate increases by policy series. Those forms are filed under SERFF Tracking Number MULF-126946510. No change will be made to this form other than state specific information that is requested by your Department or another state insurance department.

Subject to your acceptance, the new premium rates will be applied to all group policies that have been issued in your state. If coverage is issued in your state under group policies issued in another state, then the situs state laws and regulations will govern the premium rates for that coverage. Rates will be applied to group policies issued in your state as soon as practical based upon administrative and case feasibility following acceptance of this submission by your Department.

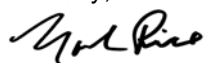
Please see Appendix A attached for a full list of forms included in SERFF Tracking Number MULF-126946510.

The following items are included in this submission:

- the submission letter.
- all actuarial material.
- all required certifications.

Thank you for your time and consideration in this matter.

Sincerely,



Noah Rice

Appendix A – John Hancock’s Group LTC Portfolio Forms List

Form Description	Form Number
Forms to be used with 2002+2004 plans	
Coverage Change Request Form	GLTC-CCRF 12/10
Personal Worksheet	GLTC-SUIT(2011)
2002 Policy Series	
Policy Amendment form – describing options for insureds affected by the premium rate increase	P-AMD(2002-10)
Certificate Notice for insureds affected by the premium rate increase	C-NOTICE(2002-10)
2004 Policy Series	
Policy Amendment form – describing options for insureds affected by the premium rate increase	P-AMD(2004-10)
Certificate Notice for insureds affected by the premium rate increase	C-NOTICE(2004-10)

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	District Of Columbia					
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2.	Department Use Only						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	John Hancock Life Insurance Company (U.S.A.) P. O. Box 111 Boston, MA 02116	MI	Life & Health	904	65838	01-0233346	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Noah Rice 200 Berkeley Street, B-6-06 Boston, MA 02116	617-572-4027	617-572-0399	nrice@jhancock.com

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____		
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6.	Company Tracking Number	SERFF Filing # MULF-126946509		
7.	X New Submission <input type="checkbox"/> Resubmission	Previous file # _____		
8.	Market	Individual <input type="checkbox"/> Franchise Group <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Small <input type="checkbox"/> Large <input checked="" type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div> </div>		
9.	Type of Insurance	LTC03G Group Long Term Care		
10.	Product Coding Matrix Filing Code	LTC03G.001 Qualified		
11.	Submitted Documents	<div> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other </div> <div> Rates <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate </div> <div> <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ </div> <div> SUPPORTING DOCUMENTATION <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____ </div> <div> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreements <input checked="" type="checkbox"/> Certifications </div> </div> </div>		

12.	Filing Submission Date	January 12, 2011	
13	Filing Fee (If required)	Amount <u>NA</u>	Check Date <u>NA</u>
		Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number <u>NA</u>
14.	Date of Domiciliary Approval	Pending approval in Michigan.	
15.	Filing Description:		
	Please see cover letter		

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number			N/A	
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum with Rates	P-FACE(2002-2)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +_44.8__% - ____% <input type="checkbox"/> Other _____	
02	Actuarial Memorandum with Rates	P-FACE(2004)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +_22.5__% - ____% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +_ ____% - ____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + ____% - ____% <input type="checkbox"/> Other _____	

Effective March 1, 2007

11			<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +_ ____% - ____% <input type="checkbox"/> Other _____	
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LH RFA-1